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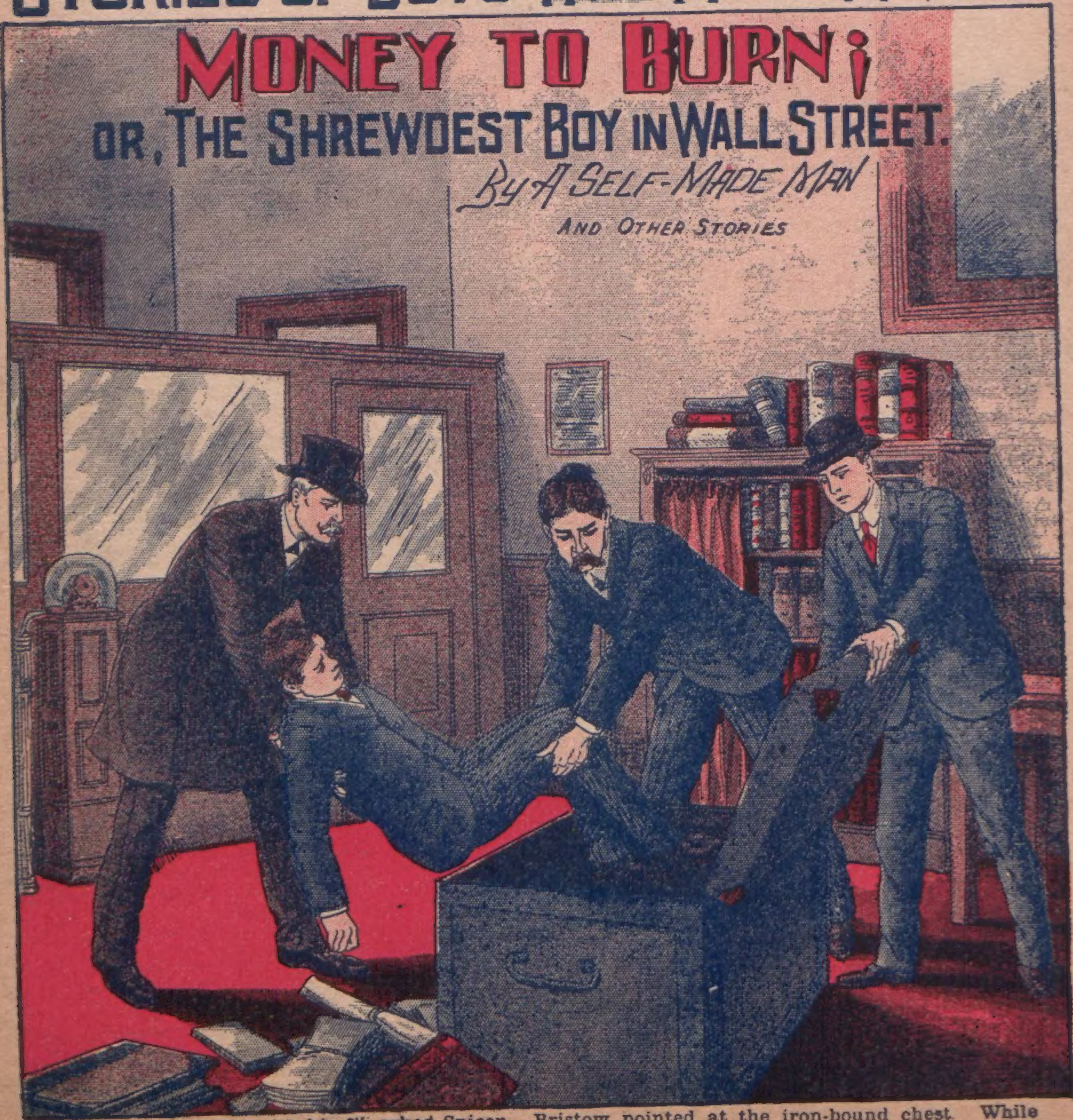
Price 8 Cents

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

MONEY TO BURN!
OR, THE SHREWDEST BOY IN WALL STREET.

By A SELF-MADE MAN
AND OTHER STORIES



"What shall we do with him?" asked Spicer. Bristow pointed at the iron-bound chest. While Oscar Lovett held the lid open the two men lifted the unconscious boy into

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FAME AND FORTUNE WEEKLY

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NEW YORK, OCTOBER 3, 1924

Price 8 Cents.

MONEY TO BURN

OR, THE SHREWDEST BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Bob Howard Spoils a Hold-up.

"What's that?" exclaimed Bob Howard. "I believe someone is in trouble."

It was close on to midnight, and Bob, who had been visiting a friend in Brooklyn, was returning to his home in the upper part of Harlem. He had left a subway train at 135th and Lenox Avenue station, and had arrived at the corner of Seventh Avenue, on his way westward, when his sharp ears were saluted by a cry for help that brought him to a sudden standstill. He looked up Seventh Avenue, in the direction whence the cry had come, and saw two apparently well-dressed men struggling with a third, under the glare of a gas lamp.

"Looks like a hold-up," thought Bob. "I'll have to go to that man's assistance before he's knocked out."

Therefore he started for the struggling trio on the run, just as one of the men raised some kind of weapon in the air and brought it down on the head of the person he and his companion were assaulting. Whatever the thing was, it crashed through the victim's derby hat, and, coming into contact with his skull, stretched him motionless at the foot of the lamp-post. The two aggressors immediately threw themselves upon the insensible man and began hurriedly to rifle his pockets. It was at this point that Bob made a spring from the soft earth of the street, which had deadened his approaching footsteps, upon the curbstone, and reached out for the kneeling man nearest him.

His companion glanced up, and seeing the boy, who, being stout and tall for his years, might easily have been taken for a smooth-faced man in the gloom, uttered a cry of warning, started to his feet, and made off up the street. Bob had caught a fair glimpse of his face, and was surprised at his prosperous appearance, which belied the crooked work he was engaged in. The other man also sprang up with something white in his hand, which he had just taken from the stricken person on the sidewalk, and made an effort to fly, too. He also, was well dressed, and wore a mustache and a silk hat.

Bob, however, got a grip on the corner of his cape overcoat.

"Hold on!" he cried. "Not so fast!"

The man, with a smothered imprecation, struck at Bob. The boy warded off the blow and let out with his right fist. Swat! The gentlemanly-looking rascal staggered backward, his silk hat fell to the walk, and the paper fluttered into the gutter. Then, taking advantage of the fact that Bob had lost his grip on his cape, the man, without stopping to recover his hat, started up the avenue as hard as he could run. Bob made no effort to pursue him, but turned his attention to the unconscious victim of the cowardly assault. His dented hat lay beside him, but there was no wound on his head, only a small lump, which Bob felt with his fingers as he parted his hair.

"He got off easy," thought the boy. "It must have been a glancing blow, and his derby broke the force of it, anyway."

Even as he spoke the gentleman began to revive. He raised himself on his elbow and looked somewhat wildly about.

"What's the matter?" he asked, in a puzzled tone. "What has happened to me?"

"Why, you were assaulted by two men," said Bob, "and——"

"Yes, yes; I recollect now. The rascals! They got away, I suppose?"

"They did, though I handed one of them a stiff tap in the jaw that I bet he'll remember for an hour or longer."

"Then you saved me from being robbed," said the gentleman, allowing Bob to help him on his feet.

"I hope so. They were both going through your clothes when I came up. I don't know whether they got anything or not. Your diamond scarf-pin and your watchchain——"

"That isn't what they were after," replied the gentleman, as Bob picked up his derby and tried to straighten it out.

"No?" replied the boy, in some surprise. "What else?"

"A valuable paper."

"Then you know them?"

"I know one of them. Although I have not fancied him for years, I did not dream until tonight that he has the instinct of a scoundrel. That dent looks as if it might have been made by a slungshot," said the gentleman, examining the break in his hat.

"That's what it does. I was a little distance away when I saw the chap with the silk hat hit you with some kind of a weapon. You went down like a shot, and I thought he had killed you."

"Well, I am very much obliged to you for coming to my aid, young man."

"Don't mention it, sir. You are welcome."

"What is your name?"

"Robert Howard."

"You're a bright-looking lad, and I shan't forget the obligation you have placed me under."

"I hope you won't worry about that, sir," replied Bob, with a cheerful smile.

"You live in this neighborhood, I suppose," said the gentleman, beginning to feel in his pockets, probably to find out if any of his property was missing.

"Yes, sir. I live at No. — 136th Street, corner of Eighth Avenue."

"The scoundrels!" cried the gentleman. "They succeeded in getting what they were after!"

"What was that, sir?"

"A paper of considerable importance to one of them."

"A paper!"

Bob suddenly remembered that a paper had fallen from the hand of the man he struck. He immediately looked around on the sidewalk. At first he saw nothing of that nature in sight. Then, as his eyes took in the gutter, he saw a paper lying there. He picked it up.

"It isn't this, is it, sir?" he inquired.

The gentleman seized it eagerly, unfolded and examined it by the light of the gas lamp.

"That's the document," he replied, in a tone of satisfaction. "Where was it?"

"In the gutter. I saw it drop from the man with the silk hat."

"He was Bristow! Thanks to you, my lad, they missed their mark to-night. Will you walk with me as far as my apartments? It is only a step."

"Certainly, sir," replied Bob, cheerfully.

"I should like you to call and see me to-morrow evening, if you will, Howard. By the way, I haven't introduced myself. My name is Warren Boyd."

"Warren Boyd!" exclaimed Bob. "Are you the big Wall Street operator, with an office in the Barnum Building?"

"I am that gentleman. You have heard of me before, then?"

"Often. I was employed for two years as messenger for Hicks & Harley, at No. — Broad Street, until last week, when the firm was so badly squeezed in the slump of Utah Southern that it went to the wall, and all of the employees lost their jobs."

"Indeed!" replied Mr. Boyd, with some interest. "Then you are thoroughly acquainted with Wall Street and the methods down there?"

"Yes, sir."

"You say you are out of a situation?"

"Yes, sir; and I feel like a lost sheep."

"My messenger boy resigned yesterday. Would you like to have the place?"

"Yes, sir; very much," replied Bob, eagerly.

"Then it's yours. Call at my office at ten in the morning, and I will introduce you to the duties of your new position."

"Thank you, sir. I'll be on hand, you may be sure."

Bob parted from Mr. Boyd at the entrance to a swell apartment house on the avenue, and hurried homeward, feeling like a bird.

CHAPTER II.—Bob Goes to Work for Warren Boyd.

Bob Howard was just seventeen, and as bright as a new steel trap. He lived with his widowed mother, sixteen-year-old sister and younger brother in the top flat of one of the corner houses on Eighth Avenue and 136th Street. After working two years in Wall Street he had just lost his position, as he had explained to Mr. Boyd, through the failure of the firm that had employed him. Promptly at ten o'clock next morning Bob entered the reception-room of Warren Boyd's office in the Barnum Building. To a clerk who asked his business, he said he had been told by Mr. Boyd the night previous to call at ten o'clock.

"Take a seat, then," said the clerk. "Mr. Boyd hasn't arrived yet, but ought to be here any moment."

So Bob sat down and waited for the big operator to show up. He did not have long to wait, for Mr. Boyd came in shortly. He recognized his young visitor at once, and invited him into his private room.

"Glad to see you, young man," he said, genially. "I suppose you are prepared to take hold at once?"

"Yes, sir," replied Bob, promptly.

"You say you were employed by Hicks & Harley until that firm went to the wall the other day?"

"Yes, sir."

"How long did you work for them?"

"Two years and three months."

"And before that?"

"I was attending High School; but the sudden death of my father compelled me to leave in order to do something to help support the family."

"I see."

"I have a recommendation from Mr. Hicks," continued the boy, putting his hand into his jacket pocket.

"It isn't necessary for you to show it, Bob—I shall call you Bob hereafter—what you did for me last night is a sufficient recommendation; in fact, the best you could have. I feel myself under very great obligation to you, and am much pleased to be able to put a situation in your way just when you need one. You look bright and smart, and I have little doubt that you will fill the bill to my complete satisfaction."

"It won't be my fault if I don't, sir."

"Now, one thing I want to impress strongly on your mind, and that is absolute secrecy as to whatever you see or hear in this office. I don't say this because I have any doubt as to your loyalty to your employer, but because I wish to warn you that you are likely to be approached with bribes by persons who are anxious to find out any crumb of information that you might accidentally pick up. It is very important to my interests that I can place thorough confidence in my employees, for matters of vital consequence

frequently originate in this office, and should any hint of their import become permaturely known on the outside it might lead to the failure of, or a large financial loss to, interests identified with my own. I had to call for the immediate resignation of your predecessor because I had good reason to suspect that he had yielded to temptation."

"You need have no fear of me on that account, sir," replied Bob, earnestly.

"I think not, for you appear to be of different mold from my late messenger. Now, Bob, another thing—I hope you have said nothing to anyone about last night's affair."

"Only to my mother and sister, sir."

"Then see to it that it goes no further. I do not intend to bring it to the notice of the police, as the man who struck me that cowardly blow, which might have killed me, is a close relative of my wife's—a man who has an office in this street, and to all outward appearance is as respectable as anyone in the district."

"Very well, sir. I shall say nothing about the matter at all."

"I shall consider it a favor, Bob, and won't forget it. Now I will introduce you to my cashier and head bookkeeper, and then you may take your seat in the waiting-room. Your duties will be somewhat similar to those you were called upon to perform in your late position. As to wages, you will begin with \$8."

Bob was delighted to hear that he was to commence with a dollar more than he had received from Hicks & Harley, after two years' service. Mr. Boyd was not a member of the Stock Exchange, and consequently did not do any business direct, but he had a score of brokers at his beck and call who were always ready to execute the orders which issued from his office. Many wealthy people, who were seldom seen in the Street, did trading through Warren Boyd, and some of his clients were ladies in the inner circle of the "Four Hundred"—New York's exclusive social set.

Bob had been three days at his new place, which he liked first class, when, having been dispatched on an errand to the Mills Building, he met a friend named Fred Price, who was employed by Howard Bristow, a lawyer, with an office in the Bullion Building, on Wall Street.

"Hello, Bob! Got another job?" asked Fred, observing the envelope in Howard's hand.

"Sure thing," laughed Mr. Boyd's new messenger. "You don't suppose I can afford to loaf around indefinitely, do you?"

"Well, hardly," replied his friend. "Who are you working for now?"

"Warren Boyd."

"Is that straight?" asked Price, in some surprise.

"Straight as an arrow."

"Christopher! You're in luck."

"I agree with you. It's a dandy place."

"That's what I've heard. There's hardly a boy in the Street but would jump at the chance to work for Warren Boyd. I know I would."

"I thought you had a pretty soft job?"

"So I have, but it only pays \$6. My boss isn't as liberal as he ought to be, although he is something of a sport."

CHAPTER III.—What a Banana Peel Brought Bob.

Next morning, about eleven o'clock, when Bob had returned from his second errand, Mr. Boyd called him into his private room. A small, square pasteboard box, with the imprint of Benedict Bros, the jewelers, stood on his desk.

"Bob," said the operator, "take a seat a moment. A few nights ago you saved me from a lot of trouble, as well as a large monetary loss. I feel I have not expressed my gratitude in a sufficiently substantial manner. I gave you a position in my office, it is true, but that really counts for nothing, as I had to have a new boy anyhow, and you're easily worth every cent I am paying you. I didn't feel as if I ought to pay you a sum of money for what you did, for you look like a boy who would be apt to refuse such a thing as a monetary compensation, so I am going to substitute a little present, which I think you will appreciate."

Mr. Boyd took up the box.

"Permit me, therefore, to present you with this watch and chain as a slight evidence of my appreciation of your kindly action in interfering in my behalf on the occasion in question."

The wealthy operator handed Bob the box with a smile.

He opened it, and saw, resting in a nest of cotton within, a handsome gold watch and heavy chain. On the plain, polished case was Bob's monogram, artistically engraved, while on the inside of the back case was the following inscription: "From W. B. to R. H. April 16, 190—."

"I am very much obliged to you, Mr. Boyd," said Bob, as soon as he found his tongue. "I did not expect to receive so handsome and valuable a present for doing what I can only look upon as my duty. I shall value it much above its intrinsic worth, as an evidence of your good opinion, which I hope always to deserve."

"Well," laughed the operator, "that was quite a neat little speech. I have known several distinguished men who were unable to express themselves as well when taken by surprise by a presentation committee. I am glad you like the watch, and I hope you will wear it every day, and not keep it merely as a Sunday ornament."

"I shall be glad to do so," replied Bob.

"Very well. That will be all for the present," said Mr. Boyd, turning to his desk.

When Bob returned to the waiting-room he placed the watch in his vest pocket and attached the chain to the proper button-hole. He looked at the watch half a dozen times that morning to note the time, though there was a big clock in the room, and he felt very proud of his new possession. A little after twelve o'clock he was sent to the office of a certain prominent broker in the Vanderpoel Building with an important note. The broker was engaged with a couple of other Stock Exchange men in his private office when Bob arrived.

"You'll have to wait until Mr. Hale is disengaged," said a clerk. "Take a seat."

"I wish you'd tell him I have a very important note here from Mr. Boyd, to which he wishes an immediate reply," said Bob.

"Very well, I'll tell him," replied the clerk.

In a few moments he came back and told the boy to carry the note into Mr. Hale's room. Bob hastened to do so. As he entered the inner office he overheard Mr. Hale say:

"So M. & N. is the stock that is going to be boomed. eh? Very well, you may count me in on it for \$100,000."

No one, to look at the young messenger, would have thought the words interested him in the slightest degree. He handed the envelope he had in his hand to Mr. Hale, and waited patiently for that gentleman to tear it open, read it, and scratch a hasty answer, which he enclosed in a fresh envelope and handed to Bob with a nod. All the way back to his office Bob pondered over the tip that had just come into his possession. That it was a first-class one the boy did not for a moment doubt.

How he could use it to his own advantage was the problem that bothered Bob. He hadn't a cent he could invest on the strength of it, and he knew that outside of a bucket-shop, which he strongly objected to, ten shares of any stock was about the lowest amount any reputable broker would buy or sell on a margin for a customer. This was the first bona fide tip he had ever got hold of during his two years' experience in Wall Street, and his blood fairly thrilled in his veins at the possibilities it opened to him to make a stake if he only had the cash to put up on a few shares of M. & N.

He thought first of confiding his knowledge to Mr. Boyd, but his acquaintance with his new employer was so short that he had no means of judging how he would take it. Besides, it was not impossible that he himself might be interested in this combination that was being formed to boom the stock.

"By George! If I only knew where I could borrow a few dollars for a couple of weeks; but I don't, and there's the rub. This is one of the great disadvantages of being strapped when there's something worth while running to waste for the want of a little capital. I'll never be able to get ahead until I can make a start, and I'm afraid I'll never have a better chance than I have now. Here is good fortune knocking at my door, and I can't go out and take it by the hand. Was ever anything more unfortunate?"

That was the tenor of the boy's thoughts as he hurried along the street. Indeed, he was so engrossed with his reflections about the tip that he paid little attention where he was stepping, the result being that he trod upon the slippery side of a banana skin, and the next moment he landed with surprising rapidity in the gutter. Naturally, this acrobatic performance could not fail to attract attention in such a crowded location as the corner of Wall and Broad streets, and several hurrying messenger boys stopped long enough to give him the laugh. Bob sat up, feeling confused and jarred, for his head had struck the edge of the curb no gentle blow, and a lump was forming just over his ear. The envelope he was carrying had fluttered from his hand and alighted on top of another near by. A sympathetic passerby picked up both, together with Bob's hat, and after help-

ing the boy on his feet, pressed the former in his hand and the latter on his head.

"Thank you, sir," said Bob, gratefully.

Then he walked off, feeling decidedly cheap.

The fact that his fingers now grasped two envelopes did not occur to him. He had forgotten all about the tip he had been thinking about when he met with his unfortunate tumble. It was his sore head, now beginning to pain him considerably, that occupied all of his thoughts.

"Gee! I've got quite a lump there," he breathed, as he felt the growing protuberance. "It's lucky that I didn't fracture my skull on that curbstone. People have done so before now."

"What's the matter with you?" asked the elevator man as he stepped into the cage. "Are you sick? You look pale."

"I had a fall in front of the Morgan Bank just now, and it's taken all the starch out of me for a while," explained Bob.

"You boys try to make too quick time sometimes," laughed the employee, "and once in a while either you or some unfortunate passerby comes to grief."

"It wasn't that," replied Bob, with a sickly smile. "It was a banana peel."

"Oh!" grinned the elevator man.

"It landed me in the gutter, and as the curbstone was harder than my head I got the worst of the affair."

"Made you feel like thirty cents, didn't it?"

"That's right. It's the first time a banana skin ever knocked me out. I've seen others get the experience, and thought it awfully funny."

"Well, is it funny?"

"Not on your life it isn't. I don't want any more of it," said Bob, getting out in the corridor of the second floor.

As he walked down to Mr. Boyd's office he became aware for the first time that he held an extra envelope, a white one, in his hand.

"Where did I get this?" he asked himself, looking at it in some surprise. "Oh, I remember; that gentleman must have put it in my hand with my own, thinking I had dropped both of them."

The white envelope was sealed, and there seemed to be an enclosure in it. There was no writing whatever on it to indicate to whom it belonged.

"I'll look into it by and by," thought Bob, putting it into his pocket.

Then he entered Mr. Boyd's room and handed him the answer he had brought back. The operator gave him a sharp look.

"You look as if you'd been up against something, Bob," he remarked. "Haven't had a mix-up with another messenger, have you?"

"No, sir. I had a bad fall from a banana skin," and he explained the circumstances to his employer.

"You had a narrow escape from a serious knockout, young man. You might have broken an arm or fractured your skull. Banana skins are a constant menace to one's physical well-being, and ought to be abolished from the community. I had a friend who lost his life through one."

When Bob returned to his chair in the waiting-room, after bathing his head at the basin in the

lavatory, he thought of the sealed and unaddressed envelope he had in his pocket. He took it out, and after feeling of its contents, tore the end off and looked inside. There were several bank bills in it.

"My gracious!" he exclaimed. "Why, it's money!"

He shook the bills out into his hand and found there were five \$1,000 notes.

"Gee whiz!" he fairly gasped. "What a find!"

CHAPTER IV.—The Kind of a Boy Bob Was.

"Five thousand dollars!" ejaculated Bob, after examining each bill separately. "Somebody is probably pulling his hair over the loss of this money. What shall I do about it? I could keep it, and nobody be the wiser. I never wanted money more than I do at this moment. But then I'd be as good as a thief, and that's something my conscience wouldn't stand for. But how am I to find the owner? I guess the proper thing for me to do is to speak to Mr. Boyd about it and take his advice."

So Bob, who had not a thought of keeping what did not belong to him, if by any possibility the owner of the money could be located, went and knocked at the door of the operator's private room.

"Come in," was the response.

Bob entered, and Mr. Boyd regarded him inquiringly.

"Mr. Boyd, a curious thing happened to me in connection with that fall I had in front of the Morgan Bank."

"Indeed! What was it?"

"When I went down, the envelope I was bringing back to you flew out of my hand, and it must have landed near another envelope, for a gentleman picked two envelopes up and handed them to me after he had helped me up. I didn't notice that I had two in my hand till I got out of the elevator. Then I looked at the second one and saw it was in a white envelope, sealed and unaddressed. I felt as if there was something inside of it. I just opened it, and found five \$1,000 bills."

"What's that!" exclaimed the astonished operator.

"There's the whole business," said Bob, laying the envelope and the five bills on Mr. Boyd's desk. "I want to know whether you think there is any chance of the owner of that money turning up to claim it."

The big operator took up the bills and examined them carefully.

"They appear to be genuine. In fact, there isn't much question of that fact. This is the envelope they were in, eh?"

"Yes, sir."

Mr. Boyd looked it over as carefully as he had the money.

"There's not the slightest clue to the owner of the money. You say a passerby picked it up and handed it to you, thinking it had been dropped by you with the other envelope?"

"Yes, sir."

"Weren't you tempted at all to keep this money and say nothing about it to any one?" asked Mr. Boyd, watching his new messenger narrowly.

"No, sir. My mother didn't bring me up that way. She has told me more than once that no good comes of dishonesty, and it certainly would be a dishonest act to retain those bills without making some efforts to find out who they belong to," said Bob, in such a square, honest way that Mr. Boyd saw that he was a thoroughly upright lad at heart, and that knowledge gave him a thrill of satisfaction.

"I am glad to know that you have such excellent principles, Bob," he said, in a friendlier tone than he had yet assumed toward his new employee. "You must have a splendid mother."

"The best in the world!" exclaimed Bob, emphatically.

"I can easily see that you appreciate such a great blessing. A good mother is almost sure to turn out on the world a good son. Well, you came to ask my advice about this money, didn't you?"

"Yes, sir."

"Then I will say that until its owner is found you have a perfect right to retain it in your possession. It will probably be advertised for, though I have no doubt the person who lost it will consider that a sort of forlorn hope. Money is the easiest thing in the world to negotiate. You could carry those bills to five different savings banks, and each would accept one and open an account with you. If I had lost that envelope I should consider I had about one chance in a thousand of ever seeing it or the money again. Nine hundred and ninety-nine people out of the thousand would argue that it was perfectly honest to hold on to that money under the circumstances. At least that seems to be my experience with the world. Now let us see how we shall try to find the man who lost that envelope. As you fell in front of the Morgan Bank, it is impossible the money might have been dropped by a depositor. If you wish, I will notify the bank that a sum of money was found by my messenger in the gutter at the corner. Of course, I will not mention the amount, neither will I say it was in an envelope. The owner will have to prove his property in order to regain it. There are sharpers who would try to get hold of this money if they had the slightest clue to work upon. If a depositor, or any one who drew this money from the bank, lost it, the cashier is likely to learn of the fact, and in that way we shall get a line on the owner of the bills. Otherwise, the only chance of being able to return it will be through an advertisement. If the owner doesn't advertise, why then you can do so in a guarded way. That's about all that can be said on the subject."

"I think you had better put it in your safe and keep it a while, sir. I don't care to take the chance of carrying it around with me," said Bob.

"Very well; I will do so. I'll write the note to the Morgan Bank, and you can take it over there right away and hand it to the cashier."

Mr. Boyd did so, and Bob, whose head now felt very much better, carried it over. The cashier read the note and then turned to Bob.

"Are you Mr. Boyd's messenger?"

"I am."

"Then it was you who found the money?"

"That's right."

"You are evidently an honest boy."

"I hope so, sir."

"You might have kept those bills and said nothing about them. Most boys would have done so. I hope your honesty will be suitably rewarded, for I can place you in communication with the lady who lost that envelope. She reported her loss about half an hour ago."

"It was a lady, then?" said Bob.

"Yes. I will enclose her name and address in a reply to Mr. Boyd."

In a few minutes Bob was speeding back to the office.

"It was a lady who lost that money, Mr. Boyd," said Bob, laying the cashier's note on his desk.

"How do you know that?"

"The cashier told me. He sent you her name and address."

The operator opened the envelope, and found that it was a Mrs. Jack Hubbard, of No. — Madison avenue, who had lost a sealed and un-addressed envelope containing five \$1,000 bills, which she had received from the Morgan Bank on a certified check.

"You had better take the money up to her after you are through to-day," said Mr. Boyd. "She seems to be the owner without doubt; but to make sure you must make her identify the envelope and the bills, as near as possible."

At half-past three Bob took a subway express train to the Grand Central Station, and then walked up Madison avenue to his destination. He ran up the steps of a four-story brownstone front house and rang the bell.

"Is Mrs. Jack Hubbard at home?" he asked the trim young maid who opened the door.

"I will see. What name shall I say?"

"Robert Howard, of the Barnum Building, Wall Street. Tell Mrs. Hubbard I have called in relation to an envelope she lost in front of the Morgan Bank."

"Very well. Remain in the hall until I go upstairs."

The maid soon came to the head of the stairs and asked Bob to come up. She showed him into a splendidly furnished sitting-room on the floor above. A lady attired in a superb teagown, with diamond rings on her fingers and diamond pendants in her ears, was seated in a rocking-chair near a window, with a book in her hands. She was undoubtedly a very handsome and refined woman.

"Sit down," she said, waving her beautifully molded arm, on which flashed a diamond-studded bracelet, at a convenient chair. "You say you called in reference to the envelope I lost this noon?"

"Yes, ma'am."

"Am I to understand that that envelope was found?" she asked, eagerly.

"I found an envelope containing a sum of money near the Morgan Bank to-day, which I suppose you can describe with sufficient accuracy to establish your right to it."

"The envelope was a plain white one, with no writing on it," she replied. "It was sealed, and

contained five \$1,000 notes, one of which, I remember, had the name of the National Bank of Commerce on it. The others I could not identify in that respect."

"The money seems to be yours, all right, Mrs. Hubbard," said Bob, pulling the opened envelope from his pocket. "I take great pleasure in restoring it to you."

With those words, Bob tendered her the envelope.

CHAPTER V.—Bob Comes Into \$1,000, and Buys 150 Shares of M. & N.

"I am very much obliged to you," she said, taking the envelope and withdrawing the bills from it. "Yes, these look to be the same. You found them, you say?"

"Yes, ma'am. If you wish, I will tell you just how it happened," replied Bob.

"I should be glad to learn," said Mrs. Hubbard, evidently favorably impressed by the boy's good looks and gentlemanly deportment.

Bob then detailed the accident which had happened to him in front of the Morgan Bank, and how the white envelope containing the money came into his possession.

"You are certainly a very honest boy," said Mrs. Hubbard, admiringly, when Bob had finished his story. "You might easily have retained that money."

"I don't think I should have felt particularly happy if I had made no effort to find the person who lost it. Five thousand dollars is a lot of money, and I could not tell but it might have proved a very serious loss to the owner."

"Five thousand dollars is, of course, an important item," replied the lady. "I felt quite badly over its loss, for I never expected to have it returned to me by the person who found it, especially as the envelope contained no clue to my identity. I suppose you found that out at the Morgan Bank?"

"Yes, ma'am."

"The loss of money would not have seriously inconvenienced me, for I am well off; but for all that I did not like to lose it. Now I think you are entitled to some recognition of your honesty, and for your trouble in bringing the money up to me. In addition to my thanks I wish you to accept one of these bills," and she held one out to Bob.

"I beg your pardon, ma'am, but I hope you do not think that I expected to be paid for returning your money to you?" he said, not offering to take the bill.

"Certainly not," she replied. "Had you been that kind of boy you probably would have kept all of the money in the first place. I wish you to take this bill as an evidence of my appreciation of your conduct. I can easily afford to give it to you, and I should not be satisfied if you refused to accept it."

"Well, ma'am, if you insist——"

"I do," she replied, firmly.

"I thank you very much, Mrs. Hubbard," said Bob, taking it and putting it in his pocket.

"You are welcome. I presume you are regularly employed in Wall Street?"

"Yes, ma'am. I am Warren Boyd's messenger, at the Barnum Building."

"Indeed! I have frequently heard of Mr. Boyd. He is a very wealthy man."

"I believe he is."

Mrs. Hubbard then asked Bob about himself, where he lived, and kindred questions, to all of which he gave very frank replies.

"I hope you will call and see me again," she said, when Bob rose to go. "I shall be very much pleased to number you among my friends. I am a widow. My husband died several years ago and left me very comfortable. This house is my own. You will always find me home Wednesday evenings, as that is my reception day. I hope I shall have the pleasure of seeing you again at an early date."

Bob promised to call within a reasonable time, and then was shown out by the trim maid. On his way home he figured out what he was going to do with that \$1,000 bill. He would buy 150 shares of M. & N., which was ruling at 59, with it. That would cost him nearly \$900 for margin, and the other \$100 he intended to make a present to his mother. He didn't intend, however, to tell either her or his sister that he was contemplating a deal in the stock market, for he knew they would not exactly approve of the risk which they would consider it involved. They would scarcely be able to understand the value of the tip he had picked up that morning, and consequently he felt they would worry while the transaction was in the balance.

What they didn't know wouldn't trouble them, and Bob believed he was justified in not taking them into the matter.

"Some day I'll surprise mother by presenting her with the price of a house and lot, and then she'll forgive me for keeping a secret from her," thought the boy, as he entered the flat house and proceeded upstairs to their apartments.

It was nearly six when he walked into the dining-room and found the table set for supper.

"You are late to-night, Robert," said his mother, after he had kissed her.

"I had to call on a lady who lives in Madison avenue," he replied.

His sister seldom got home much before half-past six, and the meal always waited for her. Bob followed his mother into the kitchen, and there told her about his mischance at the corner of Wall and Broad streets, which resulted in his finding the envelope with the \$5,000 in it.

"It turned out to be a lady who lost the money. She lives in a swell house in Madison avenue, and I carried the money up and restored it to her. She made me a very handsome present in cash, \$100 of which I'll give you to-morrow, after I have had the bill changed."

"That will come in very handy for me, indeed, Robert," replied his mother, with a smile. "Your accident turned out very fortunate, I must say, and I am very thankful you escaped a serious injury."

When his sister got home, and heard the story, she was exceedingly curious to learn how much her brother had received from Mrs. Hubbard, but Bob wouldn't tell her.

"I think you're real mean not to tell me," she

pouted. "Brothers ought not to have any secrets from their sisters."

"Is that a fact, Nellie?" he laughed. "Then you shouldn't keep any secrets from me."

"I don't."

"Well, now, I thought you did. I just heard you were going to an entertainment with Charlie Case to-morrow evening, and I don't recollect that you said a word to me about it."

"Oh, that's different," she replied, with a little blush. "You don't always tell me when you're going out anywhere."

"That's right. Well, I'll tell you some day what I got from Mrs. Hubbard."

"But I want to know now," persisted his sister.

"If I was to tell you, you'd know as much as I do about it," laughed Bob.

"You're too provoking for anything. I think he might tell me, don't you, mother?"

But Bob didn't tell her, and they had a sham battle over it, which ended by him giving her a hearty kiss and then running out to visit a friend in the next block. The first thing Bob did next morning as he rode down to Wall Street was to look up the market report, and see if M. & N. had advanced in price. He found it had not. A few thousand shares had chanked hands the day previous at 59. When he reached the office he got hold of a review of the stock market for several months past, and found that M. & N. was at present selling lower than its normal value. From that he figured that, aside from any booming on the part of the syndicate that proposed to handle it, the stock ought to go up several points as soon as the tone of the market, which of late had been unsteady, improved. He therefore determined to purchase the 150 shares he had already set his mind on just as soon as he got the opportunity to do so. He had long known that there was a little bank in Nassau street, not far from Wall, that made a specialty of doing business on the stock market for small investors whose capital was limited. This bank had the names of several hundred junior clerks of the financial district on its books, and accepted commissions to buy or sell on a ten per cent. margin ten shares and upward of any stock listed on the exchanges. So when Bob went to lunch that day, around one o'clock, he managed to find time enough to run up to this bank and made the first stock deal of his career.

"What is your name?" asked the margin clerk, when he applied for the 150 shares of M. & N.

"Robert Howard."

"Where are you employed?" was the next question.

"With Warren Boyd, Barnum Building."

"The margin you will have to put up is \$880."

"All right," answered Bob, handing over the \$1,000 bill.

He received \$120 back and a memorandum receipt and statement of the transaction. That completed the formalities, and Bob returned to the office, feeling that at last he had a personal interest in the stock market. He was delighted over the fate of his \$880 when he noticed on the ticker that M. & N. closed half a point higher that day than he had paid for the shares. Now he had unlimited confidence in the tip he had obtained from Mr. Hale's lips, as well as in the

future advancing powers of the stock itself. He had told Mr. Boyd that Mrs. Hubbard had presented him with one of the \$1,000 bills when he carried the money to her the afternoon before, and the operator had congratulated him on his good fortune. His employer, presuming that he intended depositing the money in a savings bank, was not inquisitive as to what he proposed doing with the bill, and thus Bob was saved from answering any awkward questions on the subject.

When he got home that afternoon he handed his mother five \$20 notes, for which he insisted on having five kisses. After supper he gave his sister \$10, and evaded further inquiries on her part as to the exact amount he had received from Mrs. Hubbard. That night he dreamed that M. & N. went up to \$250 a share, and that he made a small fortune in consequence.

CHAPTER VI.—Bob Makes a Good Thing Out of M. & N., and Receives a Shady Proposition.

Although Bob kept a watchful eye on the ticker whenever the opportunity was his, he did not permit his interest in his investment to interfere in the slightest degree with his duties in the office. His activity in getting about the district, and his correctness in delivering the messages confided to him, commended him more and more to the attention of Mr. Boyd, who felt that at last he had secured a jewel of a messenger. For several days there was no noticeable activity in M. & N. shares, and Bob was beginning to wonder when the syndicate that proposed to boom the stock was going to get busy, when he saw one morning by the market report that some 40,000 shares of the stock had changed hands the day before, and that the price had advanced to 60.

"Well, that looks a bit encouraging," he said to himself. "I guess the pool brokers have commenced to buy at last."

He was kept very busy all that day running errands, and did not get a chance to look at the ticker in the office until after the Exchange had closed for the day. Then he found that M. & N. had been in the active list to the extent of many thousand shares, and that it had advanced to 61.

"That looks still better. If I was to close my deal out at this point, I would be over \$500 in pocket, but, of course, I wouldn't be such a fool."

Next day the stock went up two points, but one the following morning it dropped back to 60 5-8. However, it soon recovered, and closed at 63 that afternoon. Bob was tickled to death over the showing made by his stock, and felt confident that he would easily double his money.

"I'll have money to burn yet," he chuckled. "I know one boy who made \$5,000 in two weeks in the market, and I heard of two others who captured large rake-offs in the same way. What they did I'll bet I can do, if I use good judgement and keep my eyes open. The messenger boys of Wall Street have the finest chances in the world to catch on to snaps; but not one in fifty knows how to make use of the pointers that come his way."

M. & N. fluctuated around 64 for a day or two, and then one morning, when the Stock Exchange

opened for business, the news passed from mouth to mouth that the road had gobbled up a competing line, and, as a consequence, a lot of the brokers started in to buy the stock. Others followed their lead, and soon there was a mob of screaming operators bunched around the M. & N. standard. The stock suddenly became very scarce, as those who had shares declined to part with them when they believed it was bound to go higher. The result was that the price began to soar in earnest. The syndicate men gobbled up every share that was offered, and during the whole of the five-hour session M. & N. was the center of interest. The stock closed that afternoon at 70, with every prospect of opening next morning at a higher figure. Bob felt uncommonly good when he went home that night, for his shares were worth \$11 apiece more than when he bought them, or a total of \$1,650, out of which the commission and interest charges of the bank would have to come. His mother wanted to know what made him so happy, but he only winked, and told her he'd let her know all about it in a day or two.

Next morning M. & N. opened at 70 5-8, and by noon was hard to get at 75. At that figure Bob saw the record on the ticker of 800 shares sold. The problem which now presented itself to him was when ought he to sell? He knew well that it was a dangerous matter to hold on for the last dollar. Too many experienced brokers and speculators slipped up by reaching out for top-notch prices. As long as there was such a demand for the shares, Bob thought he was safe enough in holding on a little longer; but still, as the bottom might give way at any moment, he didn't feel easy in his mind after the price reached 75.

He was kept so busy at the office that he found no time to go around to the bank in Nassau street, and so the Exchange closed with the stock at 80 7-8. The bank wouldn't act on a telephone message, for how could the clerk who received such a message know the identity of the person who sent it? As he had not left a copy of his signature there either, a written message would also be worthless. The bank, however, kept open till four o'clock for the accommodation of those having stock transactions on hand, but no depositor could draw or put money in after three.

At a quarter to four Bob was released for the day, and he took advantage of the fact to stop at the bank, see the margin clerk, and order his shares sold at the opening price in the morning.

He was somewhat nervous that night lest something might crop up that would cause a slump when the Exchange opened at ten o'clock next day. However, nothing happened, and M. & N. began business at 81½, at which figure his 150 shares were disposed of. The stock continued to advance during the day, and when Bob saw it was up to 86, he was sorry he hadn't held on a while longer.

"Well," he reflected, "a bird in the hand is worth in the bush. I know where I'm at. I know that I have made over \$3,000, and that the money is as good as if it was in my pocket. I won't have to worry any more about a slump, which is bound to come sooner or later."

Next morning he received a statement of account and a check for something over \$4,100 in

the early mail, which included the \$880 he had put up, as a margin. Bob looked long and lovingly at that check.

"Just to think that ten days ago I wasn't worth a cent, and now I am quite a little capitalist. This is a fine beginning. If I can only do as well next time, I'll soon be on my way to wealth."

When he went to lunch he took the check to the Nassau street bank and asked the cashier to give him a certificate of deposit for the \$4,000, and the balance in cash. He was accommodated.

"Now I'll give mother another fifty, sis twenty-five, and I'll buy a new suit and a few other things I need for myself," he said to himself, as he walked back to the office.

As he was about to run up the stairs, for he seldom bothered with the elevator just for the one-story ride, he felt a touch on his shoulder. He turned and confronted a well-dressed boy of his own age, whom he did not remember ever having seen before.

"You're Bob Howard, aren't you?" he asked the lad.

"Yes, that's my name."

"Boyd's new messenger, eh?"

"Yes."

"Do you know who I am?"

"I do not."

"My name is Oscar Lovett."

"Oh! You used to work for——"

"Warren Boyd," interrupted the youth, with a grin. "Exactly. You've got my place. How do you like it, so far?"

"Tip top."

"It's all right. I left because I could do better."

Bob didn't believe that, because he had heard from Mr. Boyd's own lips that he had discharged his late messenger for cause. However, he didn't give expression to his thoughts. He simply waited to find out what Oscar Lovett wanted with him.

"I've been trying to see you for several days," said Lovett, assuming a confidential and friendly manner.

"What for?" asked Bob, curiously.

"I want to put you on to the good things you're next to," with a wink.

"I don't quite understand what you mean."

"Come out on the sidewalk, and I'll put you on to a thing or two."

Bob's curiosity induced him to follow Lovett outside.

"Now see here, Howard, you look like a clever chap, who would be willing to take advantage of any chance that would put an honest dollar in your pocket."

Bob didn't fancy this remark, but he said nothing.

"I worked nearly a year for Boyd, and I found out that by keeping my eyes and ears wide open I could catch on to a valuable tip now and then, say—"

Bob saw, and began to suspect what Oscar Lovett was getting at.

"I captured more than one pointer that would have made my fortune if I'd had sufficient money to back it. But I didn't, so the only thing I could do was to sell it to some one who had the spon-
dulus. Of course, I had to be cautious about that, for a fellow couldn't go out on the Street and

try to make an indiscriminate sale. Some one would soon have reported to Mr. B. what I was doing, and then my name would have been Tom Flynn—that is, I would have got the G. B."

"That is just what you did get," thought Bob, but, of course, he didn't say so.

He was anxious to hear all that Lovett had to say.

"I made cautious inquiries here and there among fly lads, and after a while I got next to a man who was in the market for good tips, and was willing to treat the fellow white that produced a winner. Now that I'm out of Boyd's, of course I can't get hold of any more good things in that quarter, but you can, see? You stand just where I did, and the tips are bound to come your way if you're wide awake enough to catch them on the fly. Now, when you get one, you won't know how to use it to advantage, for, of course, you haven't any capital. Well, I can introduce you to the man who will buy your tips and give you good money for them. Now, as that's worth something, I want to make a deal with you, see? I'll make you known to this man if you'll agree to divvy up half of what you get. I'll want you to sign a paper in the presence of the man, so that I can be sure I'll get whatever is due me. How does that strike you, eh?"

"Who is this man?"

"You'll know just as soon as you make this agreement with us. He's perfectly responsible. He has an office in this street, and I will guarantee that he'll treat you perfectly fair. It will be a regular snap for you. After you get a stake you will be able not only to sell the tip, as usual, but to use it yourself, also. Catch on?"

"I don't think it is a fair thing to sell a tip that you get in your own office," replied Bob, looking Lovett in the eye. "It's too much like skinning the boss."

"Ho! It wouldn't hurt Boyd any, while it would put a hundred or more dollars in your clothes. Better think over what I've said, and let me know later on. I'm telling you this because I rather like you, and because it will put a few dollars in my pocket as well."

Oscar Lovett winked knowingly.

"Six months from now, when you have a good-sized wad in your pocket, you'll say I'm your best friend," he continued, with a cheerful grin. "I'll meet you again in a day or two, and if you're the chap I think you are, we'll go around to the man I spoke about, and I'll give you a knock down to him. After that it will all be clear sailing for you. Whenever you get hold of something you think is good you must run up to his office and let him judge of its merits. If it's something worth his while, he'll make you a good offer, and when you get the money all you'll have to do is to send me half and keep the rest. You'll have a cinch."

Bob was so indignant with Lovett for making this proposition that he felt like kicking him into the gutter. On second thoughts, he concluded not to have a run-in with him just then, but to let him think he meant to consider the matter. He gave Lovett a hint to that effect, and Oscar went off with a smile of satisfaction on his countenance.

Bob returned to his office. The first time he got a chance he told Mr. Boyd the gist of his talk with his former employee, Oscar Lovett. Mr. Boyd smiled and said he would like to find out who it was that was buying tips from the messenger boys. So he made an agreement with Bob, which was that if he saw Oscar again and the subject was brought up, that Bob would agree with Lovett's proposition and endeavor to get in touch with the man higher up, after which he was to disclose his name to Boyd.

Two days later he met his friend Fred Price, who told him he had a tip on D. & G., but had no money to go in on it. Price also told him that Bristow, his boss, got the tip from Oscar Lovett, because he had seen Lovett talking to Bristow and had overheard part of the conversation. So Bob, on the strength of Price's statement, bought 300 shares of D. & G.

Next morning D. & G. opened at 80 1-8, and there was great excitement on the floor of the Exchange. In three days' time D. & G. was going at 102. Bob sold out, making \$7,500. His capital now was \$11,500.

CHAPTER VII.—The Man Who Buys Tips.

Bob turned his check and his certificate of deposit into the little bank on Nassau street, and got a fresh certificate for \$11,000 and \$500 in cash. When he got home that night he had the certificate and five \$100 bills in his pocket, and "the smile that won't come off" on his face.

"What's on the tapis to-night, Bob?" asked his sister, with a quizzical smile.

"Why?" he inquired, with sparkling eyes.

"You haven't been doing anything else but chuckle since you sat down at the table."

"It's a sign that I feel good, isn't it?"

"What's behind it? What makes you feel so good?"

"Money."

"Money! What do you mean?" Nellie asked in surprise.

"Why, just what I said. Money, cash, spondulix, any name you choose to call it by."

"But I don't understand," cried Nellie. "Do you, mother?" looking across the table.

The sweet little mother smiled and shook her head. She thought it was one of her son's jokes.

"You understand that, don't you?" asked Bob, laying the five \$100 bills down on the table cloth in front of him.

"My gracious!" cried Nellie. "Where did you get all that money?"

"Don't be afraid, sis. I didn't knock anybody down and rob them."

"Does that belong to Mr. Boyd?"

"No."

"To whom, then?"

"Me."

"You!" she almost gasped.

"Sure."

"Mother, do you know what this means?" she exclaimed, with another look across the table.

"No, daughter."

"Don't go into hysterics, sis. I'll tell you both all about it."

"Please do, I'm dying to know," the girl ejaculated, eagerly.

"A short time ago you wanted to know just how much that lady on Madison avenue gave me for returning her those five \$1,000 bills."

"Oh! She gave you \$600, then, for you gave mother \$100 the next night."

"You're going too fast, Nell. She gave me exactly \$1,000."

"One thousand dollars! Oh, my! and you would not tell us before!"

"I had my reasons, which I will not explain. I wouldn't tell you because I intended to use \$880 of that money in a stock deal, and I was afraid you'd both make a kick against the risk I was taking. You see, I had a first-class tip. Well, I put up the money on 150 shares of M. & N. at 59. A week or so afterward I sold the shares at an advance of \$22½ per share, and cleared \$3,200."

"You didn't?" cried Nellie, in amazement.

"But I did. Don't you remember, I puzzled you and mother by bringing her home \$100?"

Nellie nodded.

"Well, a few days ago I got hold of another pointer—this time on D. & G. It brought 300 shares at 76, and yesterday I sold out at the top of the market; that is, 102. I made \$7,500 clear profit. Add that to the \$4,000, and it makes \$11,500. There's the \$500, and here is a certificate of deposit for the \$11,000. It ought to be as clear as crystal to you now."

Bob sat back in his chair and laughed as he surveyed the bewildered expression on the faces of his mother and sister. They looked simply paralyzed, and for several minutes neither could utter a word. Finally, Nellie made a grab at the certificate and read it over. It clearly showed that the little bank in Nassau Street was indebted to Robert Howard in the sum of \$11,000, payable on demand. The five \$100 bills spoke for themselves.

"Well!" exclaimed Nellie. "I can hardly believe the evidence of my eyes. It is like the story of Aladdin's lamp. Just as if you'd rubbed the lamp and a genii had brought you \$11,500. Why, I shan't understand this good fortune in a week."

"Mother," said Bob, "allow me to present you with four of these bills," and he tossed them over to her. "Sis, here's the other one to pay up for keeping a secret from you when you were just dying to know it."

"You dear, dear brother!" exclaimed Nellie, throwing her arms around Bob's neck.

The Howard family was an unusually happy one that night. A day or two afterward Oscar Lovett stopped Bob on the street as he was carrying a message to the Vanderpoel Building in Exchange Place.

"What time do you expect to be off to-day?" he asked Bob.

"About half-past three."

"Then meet me in the lower hall of the Bullion Building between half-past three and four."

"What for?"

"I am going to introduce you to the man who will pay you cash for any pointer you can pick up in your office."

"All right," replied Bob. "I'll be there. Excuse me, now; I'm in a hurry."

Lovett nodded and walked off.

"I wonder if the man he's going to introduce me to is Lawyer Bristow, Fred's boss, and Mr. Boyd's brother-in-law?" thought Bob as he continued on his way.

When Bob returned to the office he told Mr. Boyd that he had met Oscar Lovett and that Lovett was going to introduce him that afternoon to the man who bought tips from messenger boys.

"All right," replied the operator. "I'll provide you with a tip to sell him in a few days."

He smiled grimly, and Bob concluded that it was likely to prove an expensive pointer to the purchaser. At a quarter to four Bob met Oscar Lovett in the vestibule of the Bullion Building, and the two boys took the elevator up to the eighth floor. Lovett led the way along the corridor till he came to Bristow's office. He opened the door, walked in, and Bob followed. Fred Price opened his eyes very wide when he saw Howard, and was about to address him when Oscar told him to tell Mr. Bristow that he was waiting to see him. Presently Fred returned, and said Mr. Bristow would see him.

"Come on," said Lovett to Bob, and they entered the inner office while Fred gaped in wonder.

"Mr. Bristow, this is Bob Howard, Mr. Boyd's new messenger," introduced Lovett.

The lawyer looked up, and Bob started with surprise. He recognized Mr. Bristow as the person who had felled Mr. Boyd to the sidewalk with the slungshot that night on Seventh avenue, and whom he had struck in the jaw, causing him to drop the paper he had been after. Mr. Bristow, however, did not seem to recognize him, though he had an indistinct impression that he had seen the boy before.

"Pleased to know you, Howard," replied the lawyer, with a bland smile.

Bob saw that Fred's description of his boss had not been magnified. He was certainly dressed in swell garments that fitted his fine form to a nicety. His four-in-hand ties were marvelous creations. A heavy gold watch chain crossed his vest from pocket to pocket, meeting in a button hole, and a splendid solitaire diamond glittered on the little finger of his right hand.

"So you are Warren Boyd's new messenger, eh?" he said, after Bob had acknowledged the introduction.

"Yes, sir."

"Well, any time you get hold of inside information about some stock operation that is under way, and you want to raise some money on the tip, bring it around to me. If I think well of it, I'll make it all right with you. But remember, this is a strictly confidential arrangement between us. You mustn't mention the matter to anybody, for it would be likely to lead to the loss of your position. You understand, don't you?"

"Yes, sir."

"Very good. You will generally be able to see me in the afternoon, before four o'clock. Should I be engaged when you call, send in your name, and I will appoint an hour for our interview."

"Very well, sir."

"That is all, I think," said the lawyer.

"Will you draw up that paper for me, Mr. Bristow?" asked Oscar.

Mr. Bristow took a sheet of paper out of a

pigeon-hole in his desk and handed it to Lovett. He read it over.

"That's all right. Just sign this, Howard, so I'll know where I stand."

Bob read it over. It was an agreement binding him to pay Oscar one-half of what he received for his first tip and one-third of what he got for each and every subsequent pointer. Bob signed it, and Lovett put the paper in his pocket with a smile of satisfaction. That concluded the business, and then Bob and Oscar left the office together, not even noticing his friend Price, much to the latter's astonishment.

CHAPTER VIII.—Bob's Run of Luck.

Lovett left Bob at the subway station at the corner of Wall Street and Broadway and took a street car uptown. Bob didn't take a subway train, but returned by a round-about way to the office, where Mr. Boyd was waiting to see him.

"Well, who is the man, Bob?" asked the big operator.

"He's a lawyer, and his name is Bristow," replied the boy, watching his boss to see how he would take the revelation.

"Bristow, eh?" replied Mr. Boyd, slowly, apparently not greatly surprised. "What did he say to you?"

Bob gave him the substance of the brief interview. Mr. Boyd was silent for a moment or two after Bob had finished.

"All right, Bob," he said, at length; "that will be all."

Three weeks passed away, and Mr. Boyd never said another word to his messenger about the man who bought tips.

"I guess, as Mr. Bristow is his brother-in-law, he's dropped the matter altogether," thought Bob.

The first time he met Fred Price after his visit at the lawyer's office, Fred was exceedingly curious to know how he came to know Oscar Lovett, and what had brought him up to see Mr. Bristow. Bob, however, passed the matter off in an offhand way, and Fred did not suspect the true reason of the visit. Twice during the three weeks Lovett met him and wanted to know how it was that he was so slow getting hold of a tip.

"I'm slow because things are closer than wax in the office," replied Bob. "I haven't been able to get on to the faintest thing."

"You don't listen hard enough," replied Oscar. "What are keyholes for, anyway? You want to get busy, for I'm getting short of cash."

"Aren't you working yet?"

"No. What's the use? I get my board and lodging free, and I manage to pick up a few dollars one way or another. Just now I'm expecting you to give me a lift."

"Well, there's nothing doing yet," replied Bob, entering the nearest building for the purpose of giving him the stake.

It was about this time that Bob saw a paper that he found a fine old paper that a certain stock, largely dealt in on the Board Street exchange, would reach 15 in two weeks. At the time it was then selling strong at 20, the price of the

could not quite understand why such a big break was likely to take place. That afternoon he showed the clipping to Mr. Boyd, and asked him if he thought there was any likelihood of such a thing taking place.

"Why do you want to know, Bob?" asked his employer, with a shrewd smile.

"Because if I thought there was anything in it, I'd like to sell a few shares short and make a stake."

"So you're getting interested in the market, are you?"

"I can't help getting interested in a good thing when I see one in sight."

"Well, Bob, Wall Street men do not care to encourage the spirit of speculation in their employees. It's a bad thing all around. There are enough lambs on the outside without breeding the article down here. However, I'll make an exception in your favor, as I am under some obligation to you. I have sized you up as a pretty shrewd boy, who can keep his mouth shut. You have shown that you take a thorough interest in my business, and I'm willing to put you in the way of making a stake, as you call it. You've a thousand dollars in the savings bank. Take it out, go to a responsible broker, and sell 300 shares of Round Top short. Close out at 16. Of course, I need not tell you that I am voluntarily giving you a valuable tip. You must not pass it on to any one else."

"Certainly not, sir."

Evidently Mr. Boyd had inside information about the coming flap in Round Top, or he would never have advised his messenger to make the deal in question. That's the way Bob figured it out, and next morning he went to a well-known curb broker named Johnson and beckoned him aside.

"I want you to sell for me 3,500 shares of Round Top at 29. Here's a certificate of deposit on the Nassau Street Bank, which I have transferred to your name. You can give me your check for the overplus."

The broker was rather astonished, but he took the certificate, and saw that it appeared to be all right.

"Are you Robert Howard?" he asked.

"Yes, sir."

"Well, as I don't know you, you can hardly expect me to receive this as cash. Why don't you run up to the bank, get the money, and bring it to me, or the bank's own check will do as well. Then I will execute your order."

"All right," replied Bob. "Only my time is not my own."

"Take a cab up and back. It will only cost you half a dollar."

So Bob called a cab, had himself driven to the bank in Nassau street, and was soon back with the money, which he handed to Mr. Johnson, who sent him to his office with a boy to have the matter properly recorded, while he hastened around to sell 3,500 shares of Round Top short. By the time Bob got back Mr. Johnson had sold the shares for him at 29. In a few days Round Top dropped to 26, and for a week fluctuated between that and 30; then it took another drop to 20, causing considerable excitement among the curb brokers.

As Round Top was considered a staple security,

the slump could not be understood. Finally a statement was issued from the offices of the company. This caused a sort of stampede in the stock, and it rapidly dropped down to 17. Three days more it broke again to 15 7-8, at which point Bob, who had been closely watching the curb market, ordered Mr. Johnson to buy 3,500 shares to cover his short sale. Mr. Johnson did so at once, and when Bob received his statement, and a check covering the transaction, he found that he had made about \$45,000. This big accession to his wealth made him worth \$56,000—quite a lump for a messenger boy.

Mr. Boyd supposed Bob had cleared about \$4,000, and congratulated him accordingly. Bob, however, kept his own counsel, and made no effort to enlighten his boss. As good luck seems to come in shoals, just as bad luck does very often, Bob saw another chance to increase his capital a few days later. It was not a tip this time, but the exercise of shrewd judgment that landed him a winner. He had grown accustomed to watch all the information bearing on stocks that was published in the recognized organs read by brokers and financiers. Mr. Boyd took all these papers, and Bob made it a point to reach the office half an hour before his regular time and get the first look at the papers. In this way he learned that the fate of a certain railroad was depending on certain conditions that might or might not materialize within a certain period. These conditions were somewhat complex, that is, depending upon a combination of circumstances, and some of these circumstances depended on the course of certain political events, all of which were foreshadowed from time to time, but the ultimate outcome of which no man could prophesy with any degree of accuracy.

The problem interested Bob from the first off, as his mind had a trend in that way, and he followed the situation as closely as any man in the Street, and in a majority of cases much closer. Practically he had his finger on it all the time, and so when, one morning, a certain event was published as having been verified, Bob rushed up to the bank in Nassau Street and astonished the margin clerk by ordering him to buy 6,000 shares of Tennessee Midland at 82, putting up \$40,200 as margin on the deal. This was not only a big order for the boy, but for the bank as well, involving a matter of nearly half a million dollars.

The bank had to get a larger bank on Wall Street to help it carry the deal. In a day or so, while the knowing ones were quietly loading up, just as Bob had done, the public began to get on to the situation, and rushed into Wall Street to invest in Tennessee Midland. Of course, the stock began to rise, and the scramble for shares carried the price up to 90, and in five days it was listed at par. Bob sold out his holdings at 103, and his winnings, after all charges had been settled, amounted to \$120,000, making him now worth \$175,000.

CHAPTER IX.—Bob Passes the Half-Million Mark.

It might have been a week after Bob had made his last coup in the stock market, that Mr. Boyd

called him into his private office and handed him a slip of paper with some writing on it.

"You can take that tip up to Mr. Bristow," he said, with a grim smile. "I dare say he is expecting something from you by this time. You can give you to understand that you found that paper in my private office."

"All right, sir," smiled Bob, and that afternoon at half-past three he entered Mr. Bristow's outer office and told Fred to take his name in to his employer.

"What do you want to see him for?" asked Fred, in surprise.

"Come, now, sonny," grinned Bob, "you want to know too much all at once. How do you know but I've got some important legal business to transact with your boss?"

"I'll bet you're here to try and sell him a tip."

"If I am, Freddy, don't you listen at the key-hole to find out what it is."

"If you've got a tip up your sleeve, you ought to let me in on it, too. I told you about the rise in D. & G., and you said you made something out of it."

"Well, the business I have with Mr. Bristow wouldn't do you any good to know. So run along and let him know I'm here."

Fred went in and told Mr. Bristow that Bob Howard wanted to see him.

"Show him in," replied the lawyer, and accordingly Fred told Bob he could go inside.

Bob produced the memorandum he had received from Mr. Boyd and laid it on the lawyer's desk.

Mr. Bristow recognized his brother-in-law's handwriting as he read the slip of paper.

"Where did you get this?" he asked, with a gleam of satisfaction in his eyes.

"In Mr. Boyd's private office."

"Found it on the floor, I suppose?"

Bob didn't confirm this suggestion, as he had a strong objection to saying what wasn't true. Mr. Bristow, however, didn't ask him any more questions, but studied the paper attentively for a few minutes.

"I'll look into this," he said at length. "It seems a good thing. You shall have ten per cent, of my winnings. That's fair enough, isn't it?"

"Yes," replied Bob, who didn't believe the ten per cent. would ever come to light.

Next day he was buttonholed by Lovett.

"Well," said Oscar, "anything doing yet?"

"I guess so," replied Bob, who then told him he had taken a tip around to Mr. Bristow the previous afternoon.

"Good enough!" exclaimed Lovett. "You and I will soon have a wad in our clothes."

Bob didn't say anything, and Oscar soon went off in high glee. Nellie Howard had given up her position in the Broadway manufacturing establishment. There was no longer any occasion for her to work. Her brother was worth \$175,000, although he wasn't yet eighteen years of age, and therefore it was possible for the family to ride in their carriage and live in some degree of style, if they chose to do it. But the Howards were what are termed plain people, and did not believe in making the splurge that some newly-rich families are inclined to do.

The height of their ambition was to own a nice

house with plenty of ground in the suburbs of New York, and take life in a sensible and cheerful way. Bob had the money that made this dream of their life possible, and now Nellie and her mother made frequent trips to upper New York, and to Long Island, on a still hunt for the home they had in their mind's eye. Finally they found several places that met their views, and after Bob had looked at them, one was picked out, and Bob handed his mother \$15,000 to buy and furnish it to suit their taste.

He then gave his mother \$10,000 cash to place to her credit in a downtown trust company subject to her check. That left him with \$150,000 to finance any stock deal he had a mind to. Although Bob might now be considered a capitalist, no one outside of his own family and the president and cashier of the little bank in Nassau Street, who regarded the bright boy as a wonder, was aware of the fact. Bob believed that a still tongue makes a wise head, and he made it a point to keep his business to himself. Two days after Bob had been interviewed by Oscar Lovett he carried a message from Mr. Boyd to the office of Gans & Co., in the Mills Building.

The message was addressed to Mr. Gans personally, but that gentleman was so busy that he could not be disturbed, and Bob had to wait. He picked up a newspaper and started to read the details of a noted murder trial going on in an upstate town. He did not at once notice that a couple of men, who proved to be brokers, had entered the room and were conversing in a low tone near him. They were waiting to see Mr. Gans, and did not particularly notice the boy, who seemed to be absorbed in the morning paper. Pretty soon Bob woke up to the fact that a very interesting subject was being discussed at his elbow. The two brokers were talking about the consolidation of two western roads that had long been rivals in south-western business out of Indianapolis. Bob had seen rumors of a projected joining of the interests of the two roads in the newspapers for the past two months, but nothing definite had come to light.

One of the brokers assured the other that the consolidation was an established fact, and would be announced in a day or two, and that the verification of the fact was sure to cause I. & W. stock to boom at once.

"I've bought as many shares as I can handle at 90, and I advise you to do the same," he said to his friend.

Bob made a mental note of all the facts, and presently the brokers came up and told him Mr. Gans would see him now. After his return to the office he started to consider the chances of making a good thing out of what seemed to be a first-class tip. It looked all right, and he decided that he would get right in on the ground floor before the news leaked out on the Street. Accordingly, he asked permission to go off for twenty minutes, and, having received it, he made a bee-line for Nassau Street and the little bank that had come to regard him as one of its star customers.

He asked the margin clerk to buy for his account I. & W. shares up to 15,000, if they could be got at 90. It required a matter of \$1,350,000

to swing the deal, and Bob put up ten per cent, of that amount as security on the shares. Inside operators had been loading up with the stock for several days back, consequently it was rather hard to get hold of. In fact, it took the bank two days to put the deal through, but they finally got the stock through their regular brokers, and as fast as they got it they deposited it as security with other banks in order to raise the funds necessary to make good their purchases.

The day after Bob was notified that the shares had been secured the news of the consolidation of the two roads came out, and then there was a rush to purchase I. & W. by a crowd of brokers who wanted to get a slice of the melon about to be cut. The rush to buy sent the stock booming, and its extreme scarceness caused the price to jump a point at a time, so that it reached par and passed it, closing the first day at 105. On the following day the scramble for the stock was worse than ever, and when the chairman's mallet closed business at the Exchange at three o'clock it was bid at 115, with the floor in a turmoil.

Notwithstanding the fact that Bob was fairly coining money, having run up a paper profit in three days of \$325,000, the boy didn't lose his head, but went about his daily routine of duty in Mr. Boyd's office as though I. & W. had not the least interest for him. On the next day Bob began to notice an unusual number of sales on the ticker at prices from 116 to 118.

"I'll bet the insiders are unloading to take the immense profits that are within their grasp. That's hint enough for me to get out from under too, for no one can tell when a break in the price may come now."

So he got permission to leave the office once more, and he lost no time in getting to the bank and ordering a sale of his holdings. The stock was sold in small lots, and inside of twenty minutes he didn't have a share left, the whole going at an average price of 118. His statement next morning showed that he had made \$415,000 on the deal.

"Gee! I've got money to burn now!" he exclaimed, as he looked at his check, "for I'm worth \$565,000."

CHAPTER X.—What Happened in Mr. Boyd's Office.

While Bob was piling up his profits, another deal was going on in which Mr. Bristow was especially interested. So also was Mr. Boyd, in a way. The lawyer was so sure that he had a good thing that he went in to the extent of his pile. And at first it looked as if he was a sure winner. The stock went up five or six points, and Mr. Bristow rubbed his hands as he contemplated the \$100,000 he had in his mind's eye. If he had been a little foxier, and not quite so avaricious, he might have turned the tables on the man who was maneuvering to teach him a lesson, by selling out at the first advance, in which event he would have been in \$50,000. But he didn't sell. He was looking for the stock to go up ten or twelve points.

But it didn't. A sudden onslaught was made on it, and it was slaughtered without mercy by

a small army of Mr. Boyd's brokers. The result was it went down at such a rate that the lawyer was fairly bewildered.

He failed to respond for additional margin, and was wiped out. Somehow or another he heard several days afterward that the whole thing was a bit of stock jobbing, to do somebody up, and he then began to suspect that he was the victim, especially as Bob did not show up to ask for his ten per cent.

He was the maddest man in Wall Street after he had reasoned the matter out, and he swore to be revenged on Warren Boyd. When Oscar Lovett dropped in to find out how Bob's pointer was panning out, Mr. Bristow went for his scalp in a way that made his head swim.

"That was a fake tip!" he roared at Oscar. "The whole thing was a put up job on Boyd's part to do me up, and you helped to trap me by introducing that young cub to me before you found out that he could be relied on. I lost \$40,000 on that deal—every cent of ready money I had!"

Lovett was thunderstruck, and had nothing to say.

"But I'm going to get square with Mr. Boyd," snapped the lawyer, "and I shall probably require your assistance."

"I'm with you if you mean to include Bob Howard in the scheme," replied Oscar, vindictively, for he had counted on replenishing his flat pocketbook out of the proceeds of the tip which had gone wrong, and he hated Bob accordingly.

"He shall certainly be made to pay for his share in the transaction," replied Mr. Bristow. "Come here this afternoon after four. I may want to see you about the matter."

Lovett agreed to be on hand, and went away with no very charitable feelings in his heart for Bob. Mr. Bristow soon afterward sent a message to his particular friend, John Spicer, the man who had been associated with him that night in his attack on Mr. Boyd on Seventh Avenue. He requested Mr. Spicer to call at his office at four o'clock that afternoon, and that gentleman responded promptly at the hour mentioned.

The lawyer explained his grievance to Mr. Spicer, and then the two put their heads together with the view of getting back at Warren Boyd. Subsequently Oscar Lovett was admitted to the conference. He was valuable in a way, because he was acquainted with Mr. Boyd's office methods, and many of the details of his business.

Oscar told Mr. Bristow that twice a year—on the 30th of June and 30th of December—Mr. Boyd had his big box of securities in the Washington Safe Deposit Company conveyed to his office, and that he and an assistant remained all the evening at the office engaged in the special occupation of detaching the interest coupons from the bonds that fall due on July 1 and January 1, respectively.

He said that the bonds were then left overnight in a big steel chest that was used as a depository for the books and papers that were crowded out of the main safe. This information proved of considerable interest to the lawyer and his friend Spicer. Both had been burning the financial candle at both ends, and were hard up for funds.

Mr. Bristow had made a good thing out of his

D. & G. tip, but every cent had been lost between his gambling exploits on the outside and the fake tip, which had come to him through Bob; and as plenty of money to support his extravagant excesses was absolutely necessary to the lawyer, he was becoming desperate enough to engage in any enterprise that promised the maximum of results with a minimum of personal risk.

Oscar Lovett was dismissed, so that they might talk over a scheme looking to a descent upon Mr. Boyd's office on the night of the coming 30th of June, with the view of rifling the steel chest of its most valuable contents. This was a criminal enterprise, pure and simple, but so had been their attack upon the big operator on Seventh Avenue, though the latter had been unpremeditated.

In case of eventual discovery, or a strong suspicion attaching to him, Andrew Bristow relied upon his strong influence over his only sister, the wife of Mr. Boyd, to protect him from the consequences of his desperate act. It was finally decided to embark in the enterprise, and John Spicer, who had a considerable acquaintance among the shady class of society, was intrusted with the job of securing the necessary implements to be properly instructed in the art of opening strong boxes in the most approved and up-to-date fashion.

At a subsequent interview the lawyer had with Oscar Lovett, the boy produced a key to Mr. Boyd's outer office, which he had had made for himself, for reasons that he did not explain, and which Mr. Bristow did not inquire into.

The lawyer retained the key, and bribed Lovett to silence on the subject. On the afternoon of June 30, Mr. Boyd, accompanied by Bob, went to the Washington Safe Deposit Company and brought to the office the big box of securities referred to by Oscar Lovett.

"I shall want you to stay downtown with me to-night, Bob," said the operator, "so you'd better telegraph your mother that you won't be home until midnight."

"All right, sir," replied the boy, who then went to the nearest telegraph office and sent the message.

Mr. Boyd took Bob to supper at the Astor House, and when they returned to the office they went upstairs and locked themselves in. The bonds, of which there were a goodly number, were placed upon a small table in the waiting-room, and Mr. Boyd, with a sharp pair of scissors, began to detach the coupons, while Bob checked them off on a typewritten paper.

In this occupation several hours passed, and the occupants were wholly unaware that they were being watched from the counting-room by three pairs of sharp eyes. Those eyes belonged to Bristow, John Spicer, and Oscar Lovett, who, having watched Mr. Boyd and his messenger boy leave the office for supper at six o'clock, had made their way to the second floor of the Barnum Building, let themselves into the reception-room of the operator, and then hidden themselves under a couple of desks until after Mr. Boyd and Bob had returned and got down to work.

Their intention was to remain in concealment until the operator and his assistant left the office, when they would start in to open the box and get away with its valuable contents. There was one difficulty they would have to face, and that

was to get out of the office building with their booty without being seen, or at least identified, by the night watchman. Every hour this man went through the building and rang up a time clock on each floor, to show that he was attending to his business.

They had provided themselves with heavy beards as a disguise, and meant to make their exit when they had ascertained that the man was on an upper floor. While watching Mr. Boyd and the boy at their work, it struck Spicer that it would simplify their work greatly if they could get possession of the securities before they were placed in the steel box for the night.

So he set his ready wits to work to think out some plan by which this might be accomplished. He whispered the matter over with Mr. Bristow, but nothing feasible seemed to present itself to their minds. It was at this point that Mr. Boyd cut the last coupon, which Bob added to its particular bunch and placed a rubber band around them.

"Does everything tally, Bob?" asked the operator.

"Yes, sir."

"Very well."

Mr. Boyd opened his private safe, placed the bunches of coupons in an inner receptacle, and locked it again.

"Now, Bob, put the securities in that chest," said the capitalist. "I'm going to wash my hands. Then we'll make a start for home."

"All right, sir," replied the boy, getting busy.

Mr. Boyd passed through the counting-room to the lavatory.

"Here's our chance," whispered Spicer. "We'll put our beards on and catch Boyd by surprise in the washroom. Then we'll come back, do up the boy, take the securities, and vamoose the ranch."

This hastily conceived plan was agreed upon, and they started to execute it.

"You stay here, Oscar," said Bristow. "If there is any noise in the washroom that attracts Howard's notice, why you can head him off if he attempts to investigate."

The lawyer and his friend Spicer then cautiously advanced upon the lavatory. In a few moments Lovett heard a scuffle and a muffled cry.

Bob heard the sounds, too, and he stopped to listen.

"I wonder what that was?" he asked himself. "I guess I'll go back and see."

He started for the counting-room. Oscar saw him coming, and looked around for something to attack him with. The only thing handy was an oblong book, called a blotter—not a very formidable weapon, but still one which would have considerable effect if brought down on a person's head with considerable force.

Oscar grabbed the book, and as Bob passed him he crept up behind him and struck him a heavy blow. Bob fell to the floor, partly unconscious, and Lovett leaped upon him. The young messenger, however, didn't move, and his assailant judged that he had knocked him out. Just then the lawyer and John Spicer came back, after locking the door of the washroom, leaving the key, however, in the keyhole. Oscar told them what he had done.

"Fetch him out into the light and let's look at him," said Spicer.

So Bob was carried into the reception-room. "You knocked him silly with that book," said Mr. Bristow, after looking at the inert form of the young messenger. "He won't bother us."

The lawyer began pulling the packages of bonds out of the steel box and piling them up on the table.

"Get a paper, Lovett, and wrap them up," he said.

Oscar found a copy of a morning daily and made a bundle of the securities.

"Now let's be off," said the lawyer.

His associate gave Bob a slight push with his boot.

"What shall we do with him?" asked Spicer.

Bristow pointed to the steel chest. While Oscar Lovett held the lid open the two men lifted the unconscious boy into the box. Then the cover was slammed down upon him.

"Hold on!" said the lawyer. "He'll suffocate in there. We don't want to commit a murder. Put one of those small pamphlets under each end of the lid, so air can get to him."

This was done, and a half-inch opening was left all the way around.

"That's all right. Now, Oscar, go out and see where the watchman is."

Lovett returned in a couple of minutes to report that the man had just taken the elevator up.

"Good. While he's out of the way we'll leave. Adjust your beards so they'll look natural. Lock the door and bring the key with you, Spicer."

Spicer obeyed, and in fine minutes the rascally three were out on the sidewalk, making for the corner of Pearl street, Mr. Bristow carrying the package of securities under his arm.

CHAPTER XI.—After the Robbery.

Bob Howard was dimly conscious of all that happened after he was carried into the waiting-room, but to save his life he couldn't lift a finger to alter the trend of events. Without actually seeing the persons in the room he seemed instinctively to recognize Oscar Lovett and Lawyer Bristow by their voices, which came to his ears like the sounds of a dream.

He felt himself lifted into the steel chest, and heard the slam of the cover when Lovett let it fall. He did not know that it was afterwards raised to give him air. A quarter of an hour elapsed before he began to recover sufficiently to move. In another five minutes he placed his hand against the lid and mechanically shoved upward.

The cover yielded to his touch, and he rose in the chest, pushing the lid open. Then he got out and looked around the room. A pile of books that had been in the chest, and which Spicer had removed to make room for Bob, lay alongside of it. Then the boy saw that the packages of bonds were missing.

"My gracious!" he exclaimed. "The office has been robbed!"

His thoughts reverted at once to the familiar voices he had heard in his semi-conscious state.

"Can it be that Mr. Bristow and Oscar Lovett are connected with this outrage?" he asked himself.

It seemed almost incredulous, and yet, judging

from what he knew of both, they were open to a grave suspicion. Who the third person was he had no idea.

"Where's Mr. Boyd?"

There wasn't a sound in the office to indicate that his employer was about. Then he recollected the sounds that had started him toward the counting-room.

"By George!" he exclaimed. "I believe they attacked and overcame him when he went to the wash-room. I must investigate."

First he tried the door leading into the corridor, and found it locked. The key which had been in the lock was missing.

"The rascals must have got out that way and taken the key with them, after locking the door."

He then started for the lavatory. When he tried the door he found it locked, too, which was a suspicious circumstance. He saw, however, that the key was in the lock. He turned it and opened the door. The gas was turned up, and on the floor lay Mr. Boyd, insensible. Bob raised him into a sitting posture and proceeded to resuscitate him by dashing water in his face and chafing his temples. In this way he succeeded in reviving his employer in about ten minutes.

"Is that you, Bob? Something hap— Oh, I remember! I was attacked by two men with heavy beards on their faces. One hit me a stunning blow over the ear, while the other had hold of me. What does it mean? How and when did they get into the office? And what have they done?"

"Let me assist you outside to the waiting-room," said Bob.

When Mr. Boyd sat down in the chair he had vacated to go to the wash-room, Bob told him what had happened to him.

"They have carried away all the bonds with them," he said. "I had packed most of them in the steel chest, when I heard a noise in the direction of the wash-room, and started to see what was the matter. As I was passing through the counting-room I was struck down by someone behind, and that put me out of business. I have a dim notion, though, that I recognized voices of the three persons engaged in this outrage."

"Indeed! Who do you think they were?"

"I am sorry to say that one of them seemed to be Oscar Lovett and the other Andrew Bristow, the lawyer."

Mr. Boyd made no reply. He sat silent and reflective in his chair. To say the truth, he believed, upon calm reflection, that his brother-in-law was capable of working him an injury if he could; but that he would take such desperate chances as that of a night robbery in Wall Street rather staggered him.

"Are the bonds really gone?" he asked Bob, at length.

"Yes, sir," replied the young messenger, who had been looking for them in vain.

"And the typewritten list—is that gone, too?"

Bob looked for it on the table.

"No, sir. It is here."

"Very well. The bonds will do the thieves little good, though a great many of the securities are negotiable. You and I will have to make several duplicates of this list and take them to the offices of the big dailies for immediate publication. That, I think, will head the rascals off and

prevent them from turning any of the bonds into cash."

"Are you going to telephone this affair to the police?" asked Bob.

"I suppose I'll have to, or it will look funny when the story appears in the papers. But we must not try to identify these men, my lad. Mr. Bristow is my wife's brother. He is a rascal at heart, but she thinks the world of him. If he is really one of the guilty persons, I don't want to be the one to put the officers on his track. You will be silent as to your suspicions, for my sake, won't you, Bob?"

"Certainly, sir, if you wish me to."

"I do wish it."

Nothing further was said on the subject. Bob and his employer busied themselves for half an hour duplicating the typewritten sheet, which the operator afterward returned to his desk. He then went to the telephone, rang up the nearest station, and gave a guarded statement of the incident to the officer in charge of the desk, who said a detective would call around at once. While waiting for the man, Mr. Boyd told Bob what he wanted him to say.

"By the way, Mr. Boyd, they carried off the key to the outer door."

"Then we'll have to get out by the entrance to my private office. You had better go down and notify the watchman about what has happened, and wait there until the detective appears, when you can show him the way to the office."

So Bob went downstairs and told his story to the astonished night watchman, who was not a little disturbed, as he saw it was likely there might be trouble ahead for himself. When the detective arrived, he heard the stories told by Mr. Boyd and his messenger, and made an examination of the office for some clue to the burglars. Apparently he found nothing that would enlighten him.

"You'd better go to the offices of the Sun, World and Journal, tell your story, and leave with each a list of the stolen securities. Then take a car to Times Square and notify the Times. After that go to the Herald. Then you can go home."

"Very well, sir," replied Bob.

He got his hat and overcoat and started up Wall Street. It was one o'clock in the morning before he got through with the business, and then he took a subway train for his home in the upper part of the Bronx.

CHAPTER XII.—The Red Pocketbook.

The morning papers printed an account of the robbery of the bonds at Warren Boyd's office, and every broker in the Street was soon talking about it. Probably fifty brokers and moneyed men called during the day to see the capitalist about the matter. A list of the stolen bonds was forwarded to every exchange throughout the country, and the offices of the companies that had issued the different securities were also notified of the robbery, and furnished with a list of their particular bonds.

On the Fourth of July, Bob and his friend Price went on an excursion up the Hudson River. The boat was crowded, and was bound for New-

burgh, making a landing at West Point. A great many of the passengers intended to get off at the latter place and go to the grounds of the Military Academy, and Bob and Fred were among the number.

Oscar Lovett was also on the boat, in company with John Spicer, but neither Howard nor Price saw him, though Oscar had seen them. When Bob and Fred followed the crowd ashore at the West Point landing, Oscar and Spicer were not far behind them. After spending an hour or more in the neighborhood of the summer camp of the embryo officers of Uncle Sam, Bob and Fred wandered off around the neighborhood. Wherever they went, Oscar and Spicer followed them, though they kept well in the background to avoid recognition. What their object was in shadowing the two boys they themselves best knew. At length Bob and Fred came to the bluffs overlooking the river, not far from the water battery.

The view from this point is very beautiful, and quite a number of the people were enjoying it at the time. The two boys, however, did not remain long in that particular spot, but gradually edged away from the crowd until at last they appeared to be all alone by themselves on a lonesome stretch of the high land. Below them the water laved upon the black rocks and flowed into narrow and ugly-looking fissures that nature had formed in haphazard fashion. Near one of these fissures stood a tall, ungainly-looking tree, which seemed to be only half alive, for the lightning had, upon some forgotten occasion, blazed a white and ragged trail upon one side of it. At the foot of this tree lay a long coil of rope.

"I wonder why that is lying there?" remarked Bob, as he looked at the line.

"Search me," replied Fred. "Somebody must have forgotten it."

Walking to the edge of the fissure, the boys looked down into the narrow crevice, which was punctured with rocks and stunted shrubbery that grew straight out from the ragged walls.

"I shouldn't like to fall in there," said Bob.

"I should say not," answered Fred. "You'd soon be a fit subject for an undertaker."

"Hello!" exclaimed Bob, suddenly. "What's that down there? Blessed if it doesn't look like a pocketbook. See it on that ledge?"

"I see it," replied Fred. "It is a pocketbook—a red one. Some woman accidentally dropped it down there, I'll bet. Well, it's likely to stay there. I wouldn't try to go after it if I knew there was a thousand-dollar bill inside of it."

"Neither would I unless I had a rope— By George! What's the matter with using that rope here to get it? There may be a small wad in it. If you want to add to your financial standing I'll help you. We'll tie one end of the rope around the tree, the other end you can secure around your waist, and you can lower yourself down there and pick it up as easy as falling off a log."

"You tell it well. What's the matter with doing it yourself?"

"Oh, I don't need the money. I'd rather see you get what's in it."

"You talk as if you were a capitalist," replied Fred, who had not the slightest idea that his companion was worth a hundred dollars, let alone half a million.

"Then you won't go after it?"

"No, sir. If I was sure there was \$50 in it, I might risk it with the rope; but there might not be fifty cents in it, and I should feel like kicking myself if I took the risk and trouble for practically nothing."

"Well, if you won't go I will. I'll just do it for a lark; but mind you, if there's anything worth while in that pocketbook, I'll give you the laugh when I come up."

Bob picked up the rope, and saw it was quite lengthy. Then he tied one end good and tight about the tree and tested it with a pull.

"That'll hold all right," he said, as he proceeded to tie the other end around his waist. "Now just watch me, Fred, and see how easy I go down."

He let himself down over the edge, and using the tautened rope to steady and sustain himself, he made his way down into the fissure, from projection to projection, until at last he stepped from the ledge where the pocketbook lay, when he stooped and picked it up. He looked up and saw the grinning face of Fred Price forty feet above him, projected over the edge of the narrow chasm. Bob waved the pocketbook at him triumphantly, and then, letting go of the rope, for the ledge was wide enough for him to stand on, he started to open the wallet. There were a couple of dollar bills in the pocketbook, some loose silver, several newspaper clippings about financial matters, and the business card of a well-known politician. On the back of this was written in pencil:

"Dear Cassie: I send you herewith the promised tip. Keep it mum and go your pile on it, for it's a sure winner. Buy S. & T. It's now ruling at 80. It will go above 95 inside of ten days. This is straight goods. Yours,

"J. C. D.

"7, 3, '03."

"Phew!" whistled Bob. "This wallet must have been dropped here not so very long ago, for 7, 3, '03 means July 3d, and that was yesterday. It looks as if I had fallen into a good thing. I must give Fred the benefit of this, too. He'll be tickled to——"

Flop! Down came the end of the line from above, cut by a knife. Bob looked up in a startled way, and instead of Fred's laughing face he saw the countenance of Oscar Lovett, looking down at him with a sardonic grin.

CHAPTER XIII.—A Millionaire Messenger Boy.

"Hello, Bob Howard, what are you doing down there?" he asked, with a wicked chuckle.

"Oh, that's you, is it, Oscar Lovett?" replied Bob. "I suppose you cut that rope to put me in a hole," he added angrily.

"I didn't put you in a hole. You did that yourself. I'm only leaving you there."

"Where's my friend Price?"

"He's up here, though I wish he was keeping you company on that ledge."

"What made you play such a nasty trick on me?"

"Just to amuse myself and see how you'll en-

joy roosting down there all by yourself. If you don't like it you can jump into the water and swim around the bluffs. As it's a hot day, that'll cool you off."

"You think you're pretty smart, Oscar Lovett, but I'll make you understand the meaning of the word when I meet you again."

"A barking dog never bites," chuckled Oscar, picking up a small pebble and shying it down at Bob.

Bob made no reply. He was in a pretty bad fix. There was no safe way by which he could regain the top of the bluff. Neither could he climb down, though the distance to the slimy rocks below was not far. Apparently he was a fixture until somebody came to his relief. He could not understand what had happened to Fred. As a matter of fact, Price was lying on the ground, face down, with Spicer sitting on the small of his back. Oscar Lovett squatted on the turf above and amused himself guying the boy he was down upon. Occasionally he pelted Bob with handfuls of earth, just to see him dodge.

Bob thought the fun altogether too one-sided. But he meant to even things up in the near future. Then Oscar Lovett would laugh on the other side of his mouth. At length Lovett tired of the amusement.

"The boat will be at the landing in three-quarters of an hour, so I guess I'll have to leave you. Maybe you'll be able to see her pass when she comes from Newburgh. I don't think you'll be a passenger down this afternoon. You might have to stay where you are all night. If you do, you have my sympathy. So long."

He disappeared from view, and Bob leaned against the rocks, pretty thoroughly disgusted, and perhaps a bit troubled as to the ultimate end of this adventure. In a few minutes Fred's face reappeared above.

"Hello, Bob!" he shouted down.

"Well, you're a pretty fellow to let Lovett do me up in this fashion. What excuse have you to offer?"

Then Fred told him how Oscar and a man, whose name was Spicer, had taken him unawares and made a prisoner of him, while Lovett had cut the rope.

"Spicer held me down on the ground until just now, when they both started off together, chuckling at the scrape you were in. They think you won't get out in a hurry, but I'm going over to the camp to get another rope. I'm afraid we'll miss the boat, though."

"Then we'll take a West Shore train to the city and beat the boat, anyway," said Bob, feeling his courage rise at the prospect of a speedy release from his unenviable situation.

Fred went off to try and find a rope to extricate his companion, while Bob tried to make himself as comfortable as he could on the narrow ledge. Before Price returned, Bob caught sight of the excursion boat returning from Newburgh.

At last Fred returned with one of the attendants of the Academy, who brought a long rope with him. The line was made fast to the tree, and Bob was soon assisted out of the fissure and landed on the top of the bluff.

"Thanks," said Bob to the man. "I think I've had a narrow escape from an indefinite stay down in that hole. If my friend hadn't been on hand

no one would have known that I was down in that place."

Then he explained to the attache that he had gone down after a pocketbook he saw lying on the ledge, which he exhibited, and that a boy with whom he was slightly acquainted, but who seemed to have a grudge against him, came up and cut the rope so that he couldn't get back.

"What's in the wallet?" asked Fred, eagerly.

"Nothing much," replied Bob. "About two dollars and a half in money and some newspaper clippings. There's the business card of a gentleman in it, however, and I'm going to send the pocketbook to him, as it seems apparent he is acquainted with its owner."

Bob handed the man a dollar bill to pay him for his trouble in coming over to the bluff, then he and Fred started for the West Shore station at the landing. Inside of twenty minutes an accommodation train came along, and they boarded, reaching the city an hour or more ahead of the excursion boat.

When Bob reached home he made a memorandum of the tip that the wallet contained. Then he wrapped it up carefully and mailed it to the politician. Next morning he looked up S. & T. in the market quotations and saw that it was ruling at 80, as the card stated. When he went to lunch he left an order with the little bank on Nassau Street to buy twenty thousand shares as quickly as possible at the market rate. Two days later the shares had advanced to 82, and Bob ordered another ten thousand bought for his account. The stock continued to go up slowly for a week, and then it began to attract considerable notice. At this point the papers published an account of the passing of a certain ordinance by the Board of Aldermen which favorably affected the interests of the traction line in question.

Instantly the shares jumped in a day to 96. There was a big demand for them at that figure, and they advanced to 98, at which quotation Bob concluded he would sell out. When he walked into the bank to give his order he met the cashier at the door of his den, and in the conversation that ensued Bob said he had come to dispose of his S. & T. shares.

"You ought to hold on a little longer," said the cashier. "They'll go to par, as sure as anything. You've got money enough at your back to risk it."

Bob, however, shook his head.

"I'm satisfied with a profit of seventeen dollars a share," he said. "That makes me worth over a million, and I won't be eighteen for a month yet."

"Well, you're a Wall Street marvel, young man," replied the cashier, admiringly.

"I certainly have got money to burn, as the saying is. I think I can afford to lay back on my oars for a while."

His profits on the deal, after all expenses had been deducted, were about six hundred and seventy-five thousand dollars, making him worth altogether nearly a million and a quarter. How Mr. Boyd would have opened his eyes if he knew he had that extraordinary anomaly—a million-dollar messenger boy.

CHAPTER XIV.—Conclusion.

Although Bob was worth one million two hundred thousand dollars in actual money, he did not think of resigning his humble position as messenger to the capitalist. His salary had been advanced to ten dollars, and Mr. Boyd treated him with the greatest consideration. He had made arrangements with the bank in Nassau Street to loan out on call a portion of his money, while the balance was distributed among several trust companions on special deposit. As a result the boy was making a large income out of his capital.

He picked up a couple of valuable tips in his office during the next few months, but he made no attempts to use them, as he considered he was in honor bound not to do so. It was along toward Thanksgiving that the newspapers began to report the formation of a clique to get control of the traction corporation of which Mr. Boyd was president and his friends the directors. It was a scheme that required millions, but the opposition seemed to have all the money it needed. The members of the syndicate had been quietly buying up the stocks for months, until Mr. Boyd woke up at last to the fact that the situation was critical. He discovered, as the time drew near when the annual meeting would be held, that several persons whom he counted upon had gone over to the enemy, and that others were wavering on account of the large price they were offered for their holdings.

It was absolutely necessary for Mr. Boyd and those closely allied with him in the company that they should be able to hold the waverers in line or buy out their stock at the same figure, which was above the market, offered by the combination that was fighting to wrest the control of the traction roads away from them. A large part of Mr. Boyd's money was invested in other corporations as well as the traction company's holdings, and so he could not bring all of his capital into the fight. The same was also true of the other directors of the company. Consequently Mr. Boyd and his friends had to borrow on such approved securities as they could produce in order to meet the unusual drain on their resources.

Bob Howard knew in a general way how things stood, for he kept track of the matter in the papers, and he heard a great deal that transpired right in the office. He knew the day before the annual meeting that the question of the control of his boss's traction interests was still a matter of grave doubt. He could easily see that Mr. Boyd was very much worried over the situation. On the morning of the day in question several gentlemen called to see Mr. Boyd, and he showed them into the private office, where a conference of at least an hour was held. When the gentlemen came out of the inner room he heard one of them say:

"Remember, Mr. Boyd, we can only give you until three o'clock to make up your mind. If we fail to receive a favorable answer from you we shall feel obliged to take up with the offer that Sage, Barlow & Cummings have made us."

Then they went away, and the capitalist retired to his room. An hour later Bob heard his employer tell a friend he had sent for:

"I don't know what I shall do. These people refuse to stand by me, and have simply given me the option of taking their shares at five points above the market, which is the figure they have been offered by the brokers of the opposition. I have until three o'clock to take them up, but I don't see how I can do it, as I can't raise on such short notice within a million of the total sum, and they insist on spot cash. If Sage, Barlow & Cummings get this stock it will settle the fight in favor of the syndicate. They will be able to elect a majority of the board tomorrow, and I will have to step down and out."

"It is too bad, Boyd," replied his friend, sympathetically. "But I suppose you will make a strong effort among the banks friendly to you to help you out?"

"I am going the rounds now for that purpose, but, as I said, the time is so short that I am afraid I won't be able to meet the issue."

The gentleman took his leave and the operator returned to his room for his coat and hat. Bob followed him in.

"I'd like to see you a moment, sir."

"Another time, Bob. I haven't a moment to spare now."

"Excuse me, sir, but I think you have, if you listen to me. I have heard a few words of conversation this morning which leads me to believe that if you could put your hand on a million dollars to-day it would enable you to win your fight for the control of the Northern Traction. Now, I can put you in the way of getting that million."

Mr. Boyd looked at his messenger as if he thought he had suddenly gone crazy. Then Bob started in to explain how he had actually made a million and a quarter out of the stock market since he came to work in his present position.

"Now," concluded Bob, "I have three hundred and fifty thousand dollars on deposit with the banking department of the Title Guaranty and Trust Company; I have two hundred and fifty thousand dollars with the Washington Trust Company; another two hundred and fifty thousand dollars with the Universal Trust Company; one hundred and fifty thousand dollars with the Manhattan Trust Company, while the balance of my money is being used by the Nassau Street bank to loan on call. As you see, there is a million in the four trust companies. We will go around to each of them and I will turn the funds over to you. Then you will be able to swing enough money into line to save your traction interests. How does that strike you, sir?"

"If what you say is really true, Bob, you will put me under extraordinary obligations to you; but I want to tell you right here that it will be impossible for me to furnish you with security for this loan until to-morrow, and even then I can't do much better than turn over to you the five thousand shares of Northern Traction for which I've got to give one million and fifty thousand dollars, although its market value is only one million and twenty-five thousand dollars."

"All right, sir; don't worry about that. You can transfer the five thousand shares to me when you get them in the morning, and I will give you a proxy so you can vote them in your own interest. I will hold them until you are ready to take them off my hands, or I'll buy them outright at the market price, if you are willing to lose the

twenty-five thousand dollars these people are soaking you for."

Mr. Boyd got the million he wanted and bought the five thousand shares that turned the tide of the traction fight in his favor. He paid 210 for them, though the highest market quotation was 205. They became Bob's property absolutely on the following day at 200, Mr. Boyd refusing to accept the other twenty-five thousand dollars from him on the ground that the accommodation of loaning the million was worth that to him. That afternoon Mr. Boyd and his associates were re-elected on the board of the Northern Traction, and he was also re-elected president for another year.

The new year was hardly a week old when Mr. Boyd was notified that a man named John Spicer had been arrested in San Francisco for trying to sell some of the securities that had been stolen from him on the night of June 30 of the previous year. Extradition papers were secured and Mr. Spicer was brought back to New York. When lodged in the Tombs he sent for Mr. Boyd. The capitalist refused to visit him until a second note from the prisoner gave him to understand that if the matter was not compromised he would squeal on a certain party who was the principal in the case.

Mr. Boyd knew that Spicer referred to Andrew Bristow, and so he called upon him to see what he had to say. Spicer said that all the missing bonds would be returned if the case was dropped. Otherwise he would offer to turn State's evidence against the lawyer. The capitalist took the matter under consideration and visited his brother-in-law at his office. What passed between them was known only to themselves, but an arrangement was made by which the case was pigeon-holed and Spicer was let out on bail.

And Bob never learned the cause of the assault made upon Boyd by Bristow when the boy first made the broker's acquaintance. Oscar Lovett escaped the promised vengeance of Bob Howard for the West Point affair, and soon after that incident he got another position in Wall Street. Shortly after Spicer was let out of the Tombs, Oscar was arrested for abstracting a bond from the safe where he was employed, and he was put in the very cell vacated by Spicer. He was convicted of the charge and sent to the Elmira Reformatory for three years, where he still is, with a few months to serve.

As for Bob, he cast his first vote at the last November election. He now occupies a responsible position in Mr. Warren Boyd's office, and is that gentleman's most trusted employee. He is also assistant secretary of the Northern Traction Company, the stock of which is now worth 290, or nearly half a million more than he gave for it. It pays him a dividend every three months of 1 1-4 per cent., and that is quite an item on one and a half millions.

Notwithstanding the fact he is going on his twenty-second year, he is still regarded as the shrewdest boy in Wall Street. Although no one outside of his family and the big capitalist knows what he is actually worth, he himself is satisfied to know that he has Money to Burn.

Next week's issue will contain "AN EYE TO BUSINESS; or, THE BOY WHO WAS NOT ASLEEP."

CURRENT NEWS

BABY ELEPHANT AS PET

Wanting to give a more substantial wedding present than furniture or cut glass, Bernard Duke of Newark, N. J., gave his daughter Elsie, when she was married to Carl Strohm, a baby elephant. He told his daughter as she sailed for a honeymoon trip to Europe, that the animal, besides being a pet, is a good investment, for it could always be sold for more than it cost; and as the elephant lives for several hundred years it will be in the family for some generation.

MAN OUTRUNS HORSE

A six-day running contest at the Crystal Palace, London, between a man and a horse ended with a decisive victory for the man. The human contestant was C. W. Hart, fifty-nine years old, and the horse was Saucy Lassie, ridden by Jockey Arthur Nightingall.

Both ran ten hours daily until the last night, when the horse was withdrawn and Hart won by eight miles. The total distance run was, Hart, 345 miles; horse, 337 miles.

ARBALESTRIERS WERE POPULAR

The arbalest was one of the first machine guns known to warfare. It was a crossbow which was so strong that artificial means had to be adopted to draw back the cord. It shot a short, wicked quarrel, or arrow. Prior to the Fourteenth Century all European armies had troops of arbalestriers. They were formed into confraternities, used at guard duty in times of peace, and were given many privileges by way of encouraging them to greater skill. The Genoese even had arbalestriers for hire; at Crecy the French employed 6,000 of these mercenaries. The Gascons and the men of Brabant were noted for their skill with the bow, and many towns of northern France maintained their own companies of arbalestriers, who were called to occasional service under the powerful dukes when a quarrel was to be settled. Froissart records an occasion when an English king borrowed the French arbalestriers for use in a war in which France was not concerned, and it is on record also that a company of English longbowmen served in the French forces of Richelieu at the siege of La Rochelle.

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Rob and the Reporters

— Or, —

Hustling for War News by Wireless

By GASTON GARNE

(A Serial Story.)

CHAPTER XV.—(Continued.)

Brown was gone a long time. Meanwhile Rob was permitted to roam about the camp and had a fine opportunity to see everything. By the time Brown joined him he felt that he had material for several splendid stories for the Earth, but it was necessary to trust to memory. He did not dare to take notes.

Brown took him to the tent. Rob could see that he was excited about something.

"Look here," he whispered, "the general was intending to send Captain Steinmeyer to Luxemburg on a secret mission. There are more papers coming from Berlin. He wants me to go and fetch them and at the same time pick up such information as I can. I have accepted the commission. Want to go along?"

Rob thought of Edith.

It seemed like utterly deserting the poor girl.

"How do we go?" he asked. "Won't I be spotted as English at once?"

"Not when we get through with you. Of course there must be no English talk except when we absolutely know we are alone. You will pose as my deaf and dumb servant—see?"

"How are we to pass through the German lines?"

"We shall pass over them, boy. Totten is to drop us near the place in his aeroplane and pick us up again later."

"I hardly know what to say."

"Of course it is terribly risky business."

"If we are caught——"

"We shall be shot as spies. Think well before you decide."

Rob stood pondering.

"I'll take a chance," he said at length.

"Good! I shall be glad of your company. No time to be lost. Come with me."

They looked up the lieutenant in his tent.

"He'll go," said Brown; "it's all arranged."

"Glad of it. Oh, Meyers!" called the airman.

A soldier stepped out of an inner compartment.

"Do your work," ordered Totten, and he added:

"Meyers is an expert theatrical make-up man. He'll turn you into Deutchers in short order. He attends to all the spies."

The word grated on Rob. He half regretted his decision, but it was too late to back out now.

Meyers not only proved to be up in his business, but to have every facility at hand for carrying it out.

When he got through with Rob and the reporter, Brown looked as German as possible. His right arm was all bandaged and carried in a

sling. He wore the uniform of a German soldier and bore every appearance of having seen hard service.

Rob, on the other hand, was dressed as a man servant and his face was so changed that any one would have pronounced him German. A flaxen-haired wig completed the illusion.

They were then taken to General Taylor's tent.

"That's all right," he said. "You'll pass muster. Here are your papers, Brown. Don't forget now, you are Sergeant Stein of the 86th, bound home on a furlough on account of your wound. Make up any old story you please to account for Randall. Remember, Randall, you are to be deaf and dumb."

"I'm not likely to forget it, sir," replied Rob. "I've no desire to be shot."

Brown had already received his instructions and within half an hour the start was made.

The day was ideal for flying.

The aeroplane rose like a bird and went soaring over the German army at what seemed to Rob an enormous height.

"Now, Rob," said Brown, after they were well up, "I told you we were going to Luxemburg, and so we are—going over it. That is not our real destination. I have yet to learn it myself. Lieutenant, when does the secret come out?"

"When we get there," replied the lieutenant. "My orders are not to speak the name of the place sooner."

"How long it is going to take us?" asked Rob.

"The rest of the day," replied Totten. "I shall not make a landing till after dark. It wouldn't be safe."

"Have you ever been there before?" asked Brown.

"Oh, yes," was the reply. "I have flown all over Europe except parts of Russia and in the Balkans. You see this war had long been anticipated. Although it was kept a secret, England had a lot of airmen in training. So did France and Germany."

That day's aerial journey Rob will never forget.

Where it was safe Totten flew comparatively low in order to give them an opportunity to see the country.

They crossed the Neuse and passing over Liege saw the ruined city and those wonderful forts.

Once they thought they were going to be chased by a big Zeppelin, but when Totten displayed German colors it sheared off.

This was the only time they were in real danger.

Totten certainly knew his business. He handled the little Wright beautifully.

A good cold spread was served up among the clouds.

At last evening drew near and they found themselves over a large town in which the principal objects were two huge cathedrals.

"That's your destination, boys," Lieutenant Totten now announced. "It is the ancient city of Hildersheim."

"I thought as much," muttered Brown. "I've been there."

(To be continued.)

ITEMS OF INTEREST

TYPEWRITER FOR CHINESE

A typewriter for the use of Chinese characters has been invented by a Chinese engineer, and it will be priced at \$240 retail.

BEES MAKE CENTREPIECE

During the absence of the B. W. Boyd family, Valley Township, near Coatesville, Pa., a swarm of honey bees went through an opening leading to the dining room and took possession.

Mrs. Boyd was surprised to see a centrepiece on the dinning room table. The bees had piled up and formed.

SUGAR FROM CORN STARCH

The Bureau of Chemistry of the Department of Agriculture reports that sugar can now be made commercially from corn starch. It is estimated that one corn crop will supply the United States with sugar in sufficient quantities to meet all the needs for twenty years. The country's annual consumption of sugar is about five million tons for all purpose, about half of which is imported. According to the report it will be possible to stop this importation.

"MAGNETIC CARS" USED IN CHINA FOR CENTURIES

It is an odd coincidence, though certainly nothing more, that the phenomenon of magnetism, now known to be an invariable attribute of sun-spots, is said by many authorities to have been first recognized in China.

In the second century, B. C., a Chinese author wrote of "magnetic cars," which he claimed were given more than 900 years before by the Emperor to the Ambassadors from Tonkin and Cochin China, to guide them on their return journey across the desert. These contained a natural lodestone floated on water, which pointed toward the south.

According to this version, the magnetic compass, used also in China for the orientation of temples, was subsequently adopted by Chinese navigators, from whom its use spread to India and thence to the Mediterranean.

ONE SNAKE WILL DEVOUR 150 MICE IN A SEASON

As one field mouse may kill ten trees a year, and a single snake will eat 150 mice in a season, is not one snake worth 1,500 trees?

Recently the Reptile Study Society of America held its annual dinner in New York, sounding once more the keynote of its policy and definite aim, "Protect the snakes."

We have all been taught to respect the wise old owl as the sworn enemy of rats, mice and other rodents which do such tremendous damage to our trees and crops. The snake is equally with the owl the friend of mankind.

Many members of the reptile society brought their pet snakes to the dinner, but not one ounce of snake bite medicine was drunk. Why? Because most snakes are absolutely harmless to man! The true lover of nature never kills a

snake unless he positively knows that it is poisonous. Even then he often forbears.

HISTORY OF SALMON

The history of the salmon begins with a pink egg the size of a garden pea. In a little over two months, writes William L. Finley in *The Nature Magazine*, the egg reaches the eyed stage; that is, two little eyes begin to show through the transparent shell.

In about three months the baby fish struggles till he cracks open the shell and emerges, somewhat as a chick hatches from a hen's egg.

When the new-born salmon comes out of the shell he looks as if he were all eyes. He has a very slender tail. On the under side of the main part of his body is the yolk sac, which furnishes him food for a full month or more. He is an orphan, without mother or father, so from the time he struggles up out of the sand he paddles his own canoe in his world of water weighted down with the weight of his yolk sac for the first month he lies close to the bottom under and between protecting rocks.

Then, when the lunch he started with is absorbed, he is more active, buoyant and can swim up. He learns to rise to the surface and snap up tiny insects. He develops very slowly day by day; his nose always points upstream, but he gradually comes under the influence of the swift waters. He learns to keep in the shallower places away from the bigger fish that may snap him up.

The instinct that unerringly led the mother up from the sea to the mountain waters where he was born takes possession of him and urges him on to a life in the sea. It may be nearly a year and he may be from three to six inches in length before he tastes salt water.

As birds of a feather flock together, so the little salmon collect in schools, swim out of the river into the unknown depths of the ocean. The feeding grounds of the schools of salmon are likely within a radius of from ten to twenty miles from the mouth of the parent stream, where they are always within the influence of the fresh coastal waters.

A natural conflict arises between those who wish to conserve and increase the outdoor resources of our country and those individuals and corporations who are eager to exploit these resources for personal profit. The schools of salmon that enter the streams along the Pacific coast are the most valuable run of fish in the world.

The Puget Sound and the Fraser River, that at one time produced 3,000,000 cases of canned salmon each season, have been exploited, the writer in *Nature Magazine* points out, by commercial interests to such an extent that these waters contain now only the remains of a vanishing industry. In other great Western streams the American people are losing a valuable food supply because the crop has been harvested by a class of people who, as a whole, are greedy for gain and think only in terms of the present.

INTERESTING RADIO NEWS AND HINTS

KEEP MATCHES AWAY FROM THE CHARGING BATTERY

It is not generally known, unfortunately, that a storage battery on charge is giving off hydrogen gas, and that this gas, when mixed with the oxygen of the air, forms an explosive. For this reason one should keep one's face and lighted matches away from the vent of a battery while it is on charge. The small vent of the battery is sufficient to permit the escape of the hydrogen gas, under normal conditions. In the presence of a flame, however, the hydrogen gas, mixed with oxygen, may ignite and the battery may very well be blown to pieces. One should use an electric flashlight in looking into the charging battery to see the level of the electrolyte in each cell.

WHAT RESISTANCE FOR THE RHEOSTAT?

One of the several questions which arise in the construction of a home-made receiver is the resistance of the rheostat. There are three general classes of rheostats, so far as resistance rating is concerned. Hence it becomes necessary to classify the tubes in three groups, in selecting the proper rheostat. A rheostat of 6 ohms is necessary for tubes of 5-volt rating. A 20-ohm rheostat is used for the tubes of 3-volt rating. A 30-ohm rheostat is used for the 1½-volt tubes. As for the carbon rheostat, they may be used with any type of tube since they have a range of resistance from zero to 30 ohms or more, thus covering the complete range of resistances.

REGENERATION AND RADIO FREQUENCY

While it is true that the regenerative circuit is making way for the radio-frequency circuits, the fact remains that the old regenerative circuit, when properly designed and constructed, gives an amplification equal to between two and three separate stages of radio-frequency amplification. Beyond doubt, it is the most economical type of circuit, but, unfortunately, in the hands of the inexperienced operator it is allowed to oscillate and therefore becomes a miniature transmitter to annoy the radio audience in the immediate neighborhood. When it comes to loud-speaker operation, the single-circuit regenerative receiver, together with two stages of audio-frequency amplification, gives the best results at the lowest expense. It is unfortunate that regenerative sets are in the hands of so many unskilled laymen who have made this otherwise efficient type of receiver a perfect pest to broadcast listeners.

WATCH YOUR "B" BATTERIES

When it is considered that due to carelessness or inexperience some sets are being operated at home at a cost as high as 30 cents an hour, whereas others of equal range and performance cost but a few cents an hour to operate, it becomes evident that batteries must be properly chosen and cared for if the receiver is to be operated economically. Here are the points with

regard to batteries that the broadcast listener should observe.

Use the size battery adequate to the need of the particular set. It is possible to get results from multiple-tube apparatus with the smallest size of "B" battery, but the experiment will be costly, because of the rapid depreciation of current supply and the consequent need of frequent renewals. The number and type of tubes, as well as the range sought, should determine the size of battery required.

Be sure that the "B" battery is not connected to "A" battery terminals, as the filament in the latter is designed to operate on low voltage, whereas the voltage of "B" battery is many times that of the filament voltage rating.

Use no more tubes than are sufficient for the results desired. It frequently happens that inexperienced operators will have more tubes burning than are necessary, and then de-tune to lessen the volume of sound. For local stations, for instance, the first audio stage is usually sufficient.

Tubes should be burned at the lowest point compatible with good reception. Excess filament current not only drains the batteries unduly, but reduces the life of the tubes. Once the rheostat is fixed at the proper point, it should not be touched again.

The filament should be tuned off the moment the operator stops listening. Current is flowing as long as the filament is lit, regardless of whether or not the operator is receiving.

THE AUDIOHM

The "audiohm" is the newest radio accessory to come to light. It is offered with the promise that it will control the volume of the set and clarify the output.

The device is a variable high resistance, the device working with a knob that enables the operator to employ the resistance desired between 10,000 ohms and 12,000 ohms.

In use the device is placed across the secondary of either audio frequency transformer. The result is similar to the result obtained by placing a variable grid leak in that position, distortion being reduced and the harsh tone, characteristic of some sets, very much softened. The device will serve the purpose better than the conventional grid leak, for the reason that it is designed especially for the work and is so fashioned that the connections can very easily be made. The device may be panel mounted, although for all practical purposes it may just as well be put directly on the transformer binding posts. Once the correct adjustment is found it will be found rarely necessary to change it.

The resistance element is a specially prepared paper, so treated that the resistance does not change independently of the manual adjustment of the device. This is accomplished by introducing carbon into the pulp as the paper is manufactured, the true resistance element thus becoming an integral part of the paper. The device is made by Electrad, Inc.

GOOD READING

BALLOON PULLS TRAIN

Balloon power is to be used on a unique railroad in Bavaria to haul cars to the summit of a mountain peak. The big bag, fastened to a small passenger car, is sixty-six feet in diameter and has a lifting power of 10,560 pounds. The car will run on a single T-shaped rail which is anchored to the ground. By allowing 3,300 pounds for passengers and crew and 4,620 pounds for the balloon, ropes and car, a margin of 2,640 pounds is left in favor of the gas-bag "engine" so that it will not be stalled on the upward climb. In descending according to *Popular Mechanics*, gravity is the only force required and water ballast provides the necessary extra weight to make the down grade.

SCOTLAND YARD TO PIT BEAUTY AGAINST CRIME

Woman's wiles, wit and charms versus criminal craftiness is a possibility of the future, and the outcome is expected by Scotland Yard to rope in more crime perpetrators than has been the case recently.

Recruiting for the new women's police force is opening shortly and, from the many applicants the Criminal Investigation Department hopes to get some bobbed-haired, daintily gowned detectives who will prove more than the equals of the wily jewel thieves and dope traffickers who have hitherto eluded attempts of mere men detectives to track them down.

The authorities are satisfied that many of the present crimes and robberies are engineered by a new set of smart criminals who can only be countered by detectives of the same outward smartness and equal wit.

THE ESKIMO DOG

Across the broadwastes of Arctic snows, suffering biting winds and benumbing cold, traveling with equal firmness over high drifts or the smooth even surfaces of the slippery crust, travels the Eskimo's best friend, the Eskimo dog.

This animal so nearly resembles the Arctic wolf that the two have often been mistaken for one another. The dog has the shaggy hair, bushy tail, sharp muzzle and small upright ears of the wolf, and he probably has a strong strain of wolf blood in him.

The dogs of Arctic America are much like those of Northern Asia, although they sometimes differ in color. Eskimo dogs are usually mixed black and white, but some are entirely black. Many are a beautiful white with black heads. Their fur—for their coat is fur rather than hair—is as thick as that of a bear.

Nature acted wisely when she provided these animals with thick warm fur. For their masters provide no shelter for them, and tether them out at night. Were the poor animals not well covered with a warm coat, they would surely freeze to death. To escape the cutting northern winds, the dogs dig deep burrows in the snow in which they sleep. They are fed almost altogether on raw fish, but in the short summer when they are

allowed to run free, they find small animals to eat, birds and eggs. Many times they kill and eat sheep, goats and small fowl of the natives.

These animals come into their greatest sphere of usefulness in the winter when they are used to draw sledges over the trackless wastes of the northernmost hemisphere. There are no railroads, no trolley cars or automobiles or any of the conveyances which we use without thinking. It is even impossible to use horses in this snow-covered land. So the Eskimos train these dogs and use them much as the Laplander uses reindeer. They are harnessed in teams usually of eight or ten, and often more when the sledding is bad.

When the snow is hard and even a team of dogs will carry a load of three or four hundred pounds a distance of forty miles a day. Each dog in the team has a name which it recognizes when its master shouts to it. Though the masters often treat the dogs cruelly with blows and kicks, the Eskimo dog is patient and enduring and rarely deserts its master for good. Sometimes, however, he shows his objection to cruel treatment by being obstinate and unmanageable.

No matter what the climate, the dog certainly seems to be man's best friend. He makes himself useful in many ways. It may be as a companion to the children on the farm, it may be as a guardian to a great estate, it may be as a pursuer of men or animals, but the dog reaches his highest sphere of usefulness in the Arctic sphere, where life without him would be next to impossible.

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FROM ALL POINTS

HIGHEST U. S. TELEPHONE

On the summit of Pike's Peak in Colorado, at an elevation of 14,110 feet, is located the highest telephone in the United States. It is on the property of the Pike's Peak Highway Association.

POWER IN MOUNTAINS

The mountains of our great West contain about 72 per cent. of the water power of the United States; 42 per cent. of this power, it is asserted, is within our national forests.

STEEL WALL PLANNED IN LOCUST WAR

Thirty-nine thousand tons of galvanized steel sheets are to be used as barriers to stop the ravages of locusts in the agricultural regions of Northern Argentina. The Department of Agriculture signed a \$5,000,000 contract for the material the other day with the United States Steel Products Company.

The sheets will be distributed to the farmers, who will be obliged to erect them when the locusts appear, each farmer digging a ditch in front of the barriers, into which the marching locusts will accumulate and there be destroyed.

SAWDUST VOLCANO ERUPTS

Leshi Beach's sawdust volcano, a smoking landmark for twenty years, burst into eruption recently, sending clouds of black smoke high into the air and stifling the picknickers along the waterfront at Seattle, Wash. City firemen promptly soaked the crater and the pent-up energy cooled down.

For years the sawdust pile, covering more than an acre and a hundred feet high, has been smouldering slowly deep in the center, with a thin curl of white smoke ascending. Every two years the combustion reaches a climax and there is an eruption. A generous application of water tones down the old eyesore for a time. It is impractical to burn the heap at once because it would require weeks, making the whole section of the city uninhabitable.

MAKES CANARIES SING LIKE NIGHTINGALES

By use of the phonograph records canary birds have been taught to sing like nightingales.

August Mumme of Bremerhaven, Germany, who raises canaries as a pastime, begins to drum the song of the nightingale into the ears of the little birds almost the minute they are hatched by keeping a record running all day long and often half the night.

When the little singers are six or eight weeks old, Mumme places them in a cage near real nightingales, and they are not permitted to hear the singing of any other birds. Eventually, when the canaries begin to sing they quite naturally follow the notes they have always heard and, as Mumme says, "feel as if they were sure-enough nightingales themselves."

A canary-nightingale singer is worth about five times that of an ordinary singer among bird fanciers.

LAUGHS

"Don't you like soda water, Mainz?" "Nein! Dat foam goes away so kervick you can't have time to blow it off, all ready!"

"What kind of boys go to heaven?" asked the Sunday-school superintendent. "Dead boys," yelled the youngest member of the infant class.

"Mamma, teacher whipped a boy to-day for whispering in school." "Well, that was right." "But, mamma, he hollered ten times as loud as he whispered."

"I don't believe the world is going round all the time," said Jack; "fact, I know it isn't. If it was, when I jumped in the air it would have slid away from under me."

"I breathe my vows from a surcharged heart," murmured the young man. "Nonsense, Henry," said a college damsel. "You don't breathe with your heart; you breathe from your diaphragm."

Mrs. Marsh took a bite of the cake and laid it down hastily. "Norah," she said, "did you follow the recipe, or do as you usually do, and guess?" "Sure, mum, I followed the recipe, only I put in six eggs instead of four, because two was bad, and I wanted to even 'em up."

"Uncle John," remarked Dick, "is the finest after-dinner speaker I ever knew of." "Why," said his friend, with some astonishment, "I never heard he had any ability in that direction at all." "Well, he has. I've dined with him several times at various places, and after dinner he always says: 'That's all right, my boy; I'll pay for it.'"

A middle-aged farmer accosted a serious-faced youth in Central Park the other day. "Young man," he said, plucking his sleeve. "I want to go to the obelisk." The youth seemed lost in consideration for a moment. "Well," he said finally, "you may go just this once, but I don't want you ever to ask me again."

BRIEF BUT POINTED

HEN MOTHERS TWO KITTENS

Two puzzled kittens, housed in the manger of a barn in Halstead, Minn., are learning to respond just as quickly to the cluck of a large white hen as they do to the heow of their black and white mother. The hen is sharing mothering duties with the cat. She clucks proudly as the kittens snuggle under her wings and objects to the attention of the cat.

MONEY GOES IN THE WIND

The mischievous wind that sprang up recently to sweep down on Market street, San Francisco, flapping the skirts of the flappers and roll-car tracks, cost William Wilson of No. 1145 Howard street just \$300.

As Wilson was taking out his wallet to buy a Sunday paper the rapacious predatory zephyr caught three \$100 bills and carried them down the street. Wilson leaped to catch his flying money, but the gust carried them around a corner and, although he spent most of his morning searching the streets, aided by a good-sized crowd, he was unable to recover the bills.

"THIRTEEN O'CLOCK"

Among the many legends that circle around Windsor Castle is the story of the sleeping sentry. As *Answers* a London publication, tells the story, the sentry was arrested for sleeping on duty and saved himself from being "shot at dawn" by stoutly declaring he was not asleep at all. To prove this he averred that in the deep silence of midnight he heard a local church clock strike, not twelve but thirteen.

So wild and improbable a statement startled the judges, who postponed sentence to allow inquiries to be made. Several witnesses thereupon testified that the clock did actually strike thirteen on that night and the sentry was acquitted.

The guardsman's name was John Hatfield, and the incident occurred in the reign of William and Mary.

"Not at all improbable," commented a policeman of to-day, when he heard the story. "It's this way: you hear a clock strike twelve, doze off and then hear that clock strike one—twelve and one are thirteen. An hour goes quickly."

THIBET BAN ON KILLING MUSK DEER

The perfume industry will be hard hit by an edict recently issued by the Lamas of Tsarung, in Southeastern Thibet, prohibiting the killing of deer to obtain musk, a very necessary element in the manufacture of nearly all high-grade perfumes. The tiny musk deer already has become scarce and the edict will serve to make the obtaining of musk scarcer, and perhaps dearer, than rare jewels.

Dr. Joseph Rock, an explorer for the National Geographic Society, who has just returned from an expedition to Chinese Thibet, brings word of the edict, which provides that hunters caught killing musk deer will have their hands cut off and nailed on the temple doors.

Musk is one of the most penetrating and already one of the most costly substances employed in fixing perfumes. It is used as a base to carry the more perishable and less penetrating floral scents, such as rose, lilac, violet and lily of the valley. Natural musk is said to be so penetrating and so capable of retaining its strength that an infinitesimal bit will scent a large room for more than two years, but perfumers dissolve the natural substance and dilute it hundreds of times.

One representative of a French perfume concern has lived on the border of Thibet for twenty years for the sole purpose of buying musk from native hunters. Even at the source of supply in this remote district musk is very costly.

The only other source of natural musk is the Altai Mountains in mid-Asia, but the product from deer of this range is much inferior to the Tsarung musk, Doctor Rock said.

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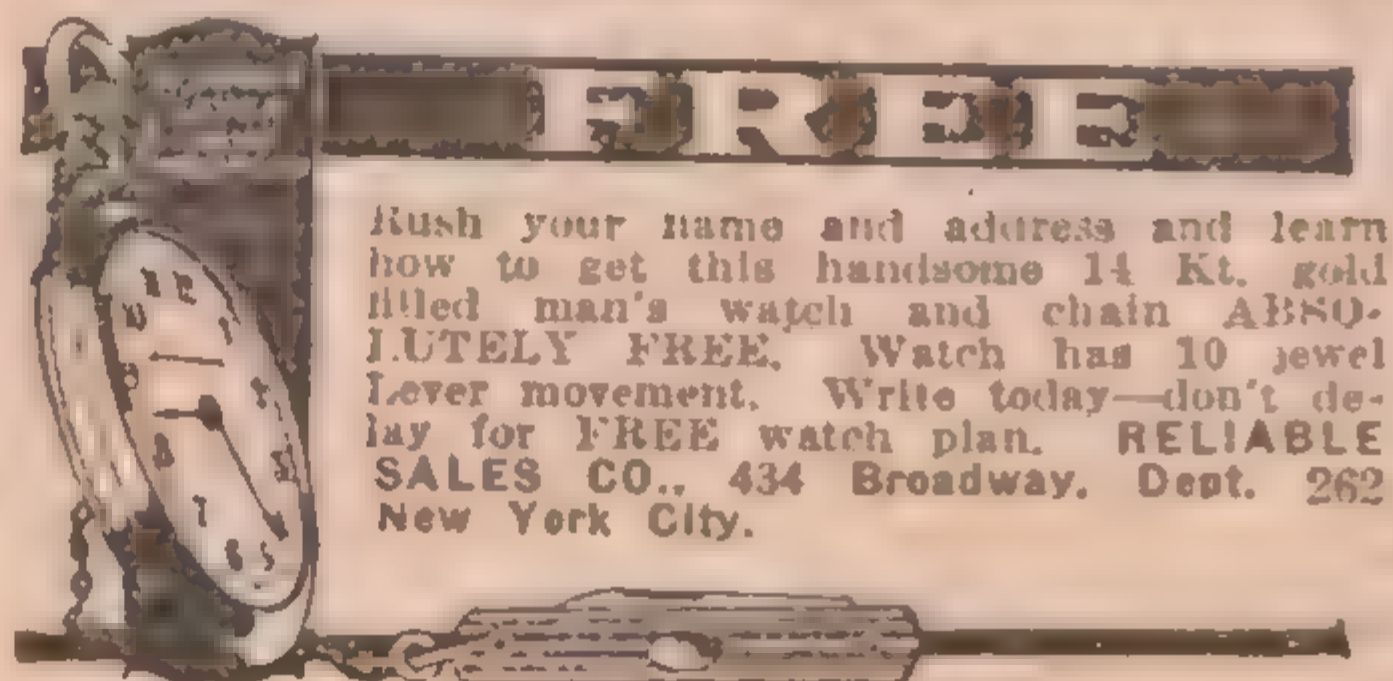
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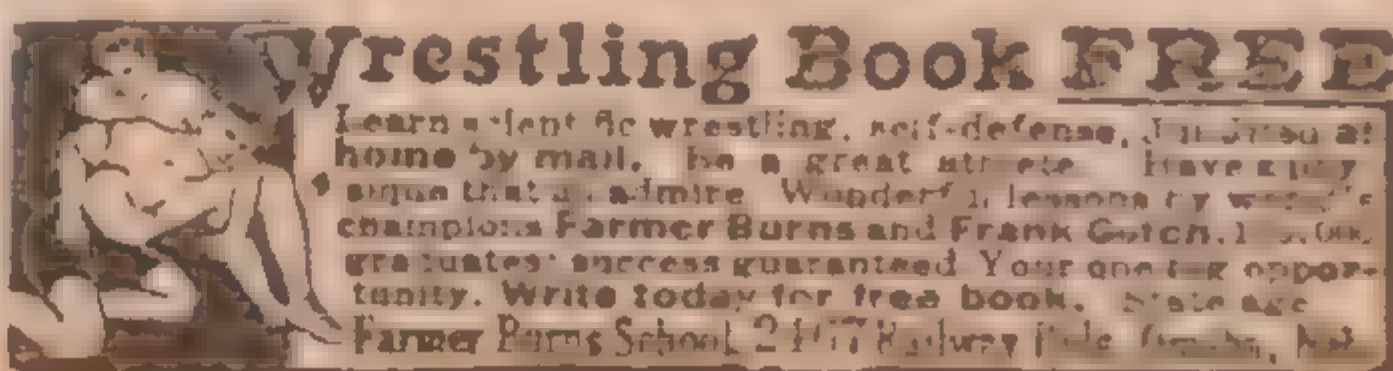
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TELLTALE EYES

A recent number of the *American Review of Reviews* quotes from the *Bulletin of the French Societe de Biologie* some interesting facts about the shape and position of the eyes in animals, according as to whether they hunt or are hunted. In the hunters, the eyes are in the front of the head and close together; they are deep in their sockets and protected by dorsal ridges and by the masticatory muscles. Thus, the binocular field of vision of such animals is large, while the panoramic field is limited. Hunters that lie in wait for their prey have pupils vertically elliptical; those that chase their prey have round pupils. In hunted animals, the eyes are at the sides of the head and wide apart, with shallow orbits and no protection from ridges or muscles, so that they usually protrude. Hence, their binocular field is very small or entirely lacking, but their panoramic field embraces almost the whole horizon. In the fastest runners, the pupil forms a horizontal ellipse which assists in broadening the field of vision; poor runners have round pupils.



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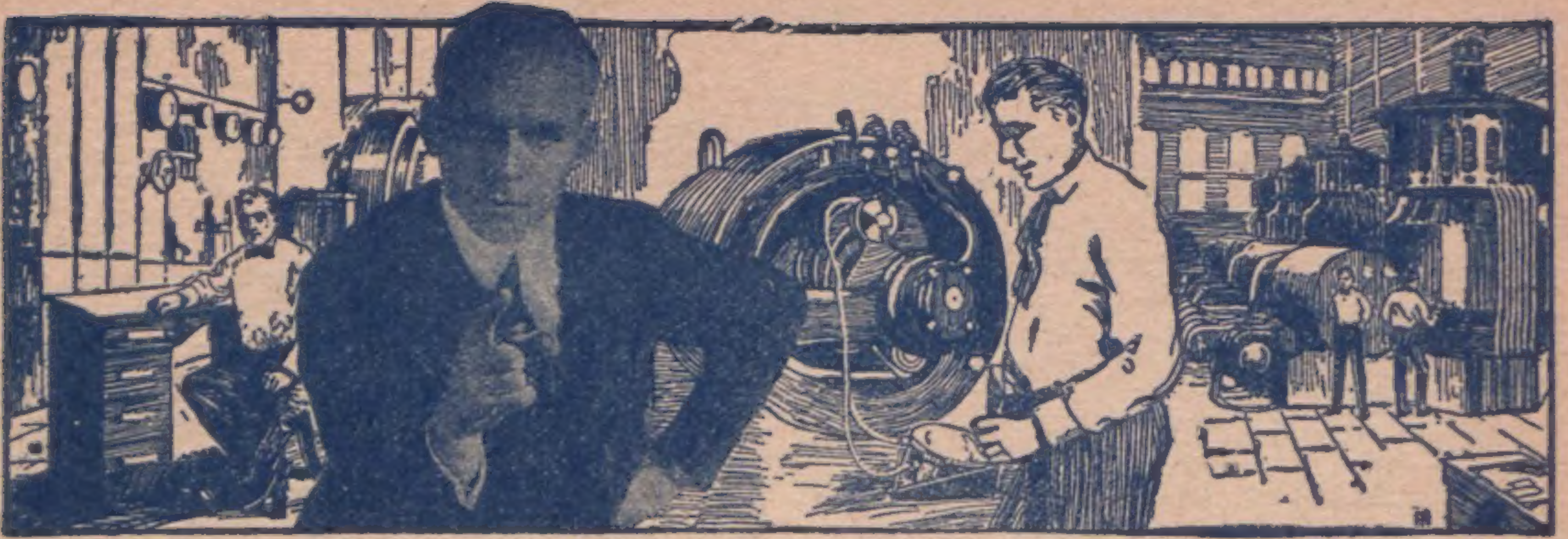
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